

# Rhode Island Regional Analysis of Impediments: Appendices

(Appendices below are in support of  
Chapters 1, 2, and 4 of the Regional  
Analysis of Impediments)

# **APPENDICES for CHAPTER 1: INTRODUCTION**

- Appendix 1.1 – Fair Housing Primer
- Appendix 1.2 - Rhode Island communities that received federal housing and community development funding

## APPENDIX 1.1: FAIR HOUSING PRIMER

### Federal Fair Housing Laws

#### **The Fair Housing Act (Title VIII of the Civil Rights Act of 1968)**

The major federal fair housing law is the Fair Housing Act. Title VIII of the Civil Rights Act of 1968, as amended, prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents of legal custodians, pregnant women, and people securing custody of children under the age of 18), and handicap (disability). *Legal Authority:* Fair Housing Act, 42 U.S.C. 3601, et seq; 24 CFR Parts 100, 103, and 104.

<http://www.justice.gov/crt/about/hce/title8.php>

The federal Fair Housing Act of 1968 and Fair Housing Amendments Act of 1988 (42 U.S. Code §§ 3601-3619, 3631) are federal fair housing laws that prohibit discrimination in all aspects of housing, including the sale, rental, lease or negotiation for real property. The Fair Housing Act prohibits discrimination based on race, color, religion, sex, familial status, or national origin. In 1988, the Fair Housing Act was amended to extend protection to familial status and people with disabilities (mental or physical). Specifically, it is unlawful to:

- Refuse to sell or rent after the making of a bona fide offer, or to refuse to negotiate for the sale or rental of, or otherwise make unavailable or deny, a dwelling to any person because of race, color, religion, sex, disability, familial status, or national origin.
- Discriminate against any person in the terms, conditions, or privileges of sale or rental of a dwelling, or in the provision of services or facilities in connection therewith, because of race, color, religion, sex, disability, familial status, or national origin.
- Make, print, or publish, or cause to be made, printed, or published any notice, statement, or advertisement, with respect to the sale or rental of a dwelling that indicates any preference, limitation, or discrimination based on race, color, religion, sex, disability, familial status, or national origin, or an intention to make any such preference, limitation, or discrimination.
- Represent to any person because of race, color, religion, sex, disability, familial status, or national origin that any dwelling is not available for inspection, sale, or rental when such dwelling is in fact so available.
- For profit, induce or attempt to induce any person to sell or rent any dwelling by representations regarding the entry or prospective entry into the neighborhood of a person or persons of a particular race, color, religion, sex, disability, familial status, or national origin.

The Fair Housing Amendments Act requires owners of housing facilities to make “reasonable accommodations” (exceptions) in their rules, policies, and operations to give people with disabilities equal housing opportunities. For example, a landlord with a “no pets” policy may be required to grant an exception to this rule and allow an individual who is blind to keep a guide dog in the residence. The Fair Housing Act also requires landlords to allow tenants with disabilities to make reasonable access-related modifications to their private living space, as well as to common use spaces, at the tenant’s own expense. Finally, the Act requires that new multi-family housing with four or more units be designed and built to allow access for persons with disabilities. This includes accessible common use areas, doors that are wide

## Other Federal Fair Housing-Related Laws

<http://portal.hud.gov/hudportal/HUD?src=/programdescription/title6>

<http://portal.hud.gov/hudportal/HUD?src=/programdescription/sec109>

<http://portal.hud.gov/hudportal/HUD?src=/programdescription/sec109>

[http://www.ada.gov/2010\\_regs.htm](http://www.ada.gov/2010_regs.htm)

<http://www.access-board.gov/the-board/laws/architectural-barriers-act-aba?highlight=WyJhemNoaXRlY3RlcmlFsIiwiaWmFycmlldenMiLCJhY3QilCJvZiIsMTk2OCwiYXJjaGl0ZWNOdXJhbCBiYXJyaWVycyIsImFyY2hpdGVjdHVyYWwgYmFycmlldenMgYWN0IiwiaWmFycmlldenMgYWN0IiwiaWmFycmlldenMgYWN0IG9mIiwiaWmFycmlldenMgYWN0IG9mIDE5NjgiLCJvZiAxOTY4Il0=>

## **The Quality Housing and Work Responsibility Act of 1998**

This bill applies to public housing and public housing agency-administered Housing Choice Voucher programs. Often called the public housing reform bill, it removes disincentives for residents to work and become self-sufficient, provides rental protection for low-income residents, deregulates the operation of public housing authorities (PHAs), authorizes the creation of mixed-finance public housing projects, and gives more power and flexibility to local governments and communities to operate housing programs.

The act requires that PHAs, in consultation with a resident advisory board, prepare and submit to HUD a 5-year plan and an annual plan. Among other requirements, these plans must include a certification of compliance with fair housing laws, and they must be consistent with the Comprehensive Housing Affordability Strategy (CHAS) for the jurisdiction. *Legal Authority:* Title V, P.L. 105-276 (HUD's FY 1999 Appropriations Act).

## **Fair Housing-Related Presidential Orders**

### **Executive Order 11063 (1962)**

Executive Order 11063 prohibits discrimination in the sale, leasing, rental, or other disposition of properties and facilities owned or operated by the federal government or provided with federal funds. The rules implementing this Executive Order require that PHAs maintain demographic data in connection with their programs and take "affirmative action to overcome the effects of prior discrimination" *Legal Authority:* E.O. 11063, Non-Discrimination, Issued Nov. 20, 1962, 27 FR 11527; 24 CFR Part 107.

[http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/fair\\_housing\\_equal\\_opp/FHLaws/EXO11063](http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/FHLaws/EXO11063)

### **Executive Order 11246 (1965)**

Executive Order 11246, as amended, bars discrimination in federal employment because of race, color, religion, sex, or national origin.

[http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/fair\\_housing\\_equal\\_opp/FHLaws/EXO11246](http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/FHLaws/EXO11246)

### **Executive Order 12892 (1994)**

Executive Order 12892, as amended, requires federal agencies to affirmatively further fair housing in their programs and activities, and provides that the Secretary of HUD will be responsible for coordinating the effort. The Order also establishes the President's Fair Housing Council, which will be chaired by the Secretary of HUD. *Legal Authority:* E.O. 12892, Equal Opportunity in Housing, Issued January 17, 1994, 59 FR 2939.

[http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/fair\\_housing\\_equal\\_opp/FHLaws/EXO12892](http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/FHLaws/EXO12892)

### **Executive Order 12898 (1994)**

Executive Order 12898 requires that each federal agency conduct its program, policies, and activities that substantially affect human health or the environment in a manner that does not exclude persons based on race, color, or national origin. *Legal Authority:* E.O. 12898, Environmental Justice, Issued February 11, 1994; 59 FR 32.

[http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/fair\\_housing\\_equal\\_opp/FHLaws/EXO12898](http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/FHLaws/EXO12898)

### **Executive Order 13166 (2000)**

Executive Order 13166 eliminates, to the extent possible, limited English proficiency as a barrier to full and meaningful participation by beneficiaries in all federally-assisted and federally conducted programs and activities. It requires Federal agencies and grantees to take affirmative steps to communicate with people who need services or information in a language other than English. The Order also requires Federal agencies to prepare a plan to improve access to federally conducted programs for people with limited English abilities, and to draft similar guidance for grantees.

[http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/fair\\_housing\\_equal\\_opp/FHLaws/EXO13166](http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/FHLaws/EXO13166)

## **Executive Order 13217**

Executive Order 13217 requires federal agencies to evaluate their policies and programs to determine if any can be revised or modified to improve the availability of community-based living arrangements for persons with disabilities. The Order calls upon the federal government to assist states and localities to swiftly implement the decision of the United States Supreme Court in *Olmstead v. L.C.*, which holds that unjustified isolation or segregation of qualified individuals through institutionalization is a form of disability-based discrimination prohibited by Title II of the ADA.

<http://www.hud.gov/offices/fheo/disabilities/eorder13217.cfm>

## **Federal Memoranda, Guidance**

September 2, 2004 Analysis of Impediments Memorandum, signed by HUD's Assistant Secretaries for the Offices of Community Planning and Development and Fair Housing and Equal Opportunity. This memorandum gives guidance to HUD field offices regarding the requirements of the Consolidated Plan to prepare an Analysis of Impediments to Fair Housing Choice.

<http://www.hud.gov/offices/fheo/library/finaljointletter.pdf>

May 14, 2004 Joint Statement of the Department of Housing and Urban Development and the Department of Justice regarding reasonable accommodations under the Fair Housing Act. This Statement provides technical assistance regarding the rights and obligations of persons with disabilities and housing providers under the Act relating to reasonable accommodations.

[http://www.justice.gov/crt/about/hce/jointstatement\\_ra.php](http://www.justice.gov/crt/about/hce/jointstatement_ra.php)

February 15, 2013 Federal Register, HUD issues final rule on Implementation of the Fair Housing Act's Discriminatory Effects Standard (aka Disparate Impact rule)

<http://portal.hud.gov/hudportal/documents/huddoc?id=discriminatoryeffectrule.pdf>

## **Additional Guidance**

**Effect of More than One Applicable Law or Regulation:** Note that when more than one civil rights law applies to a situation, the laws should be read and applied together.

*HUD's Public Housing Agency (PHA) Guidebook offers the following examples:*

Both the Fair Housing Act and Section 504 have provisions relating to modification of units that must be made to make the units accessible for persons with disabilities. A PHA must apply Section 504's additional requirement that makes the cost of such modifications the responsibility of the PHA, unless doing so would constitute an undue financial and administrative burden or would be a fundamental alteration in the nature of the program.

In constructing new housing, a PHA must ensure that a minimum of 5 percent of total units are built to meet the accessibility requirements in UFAS and 24 CFR Part 8 and also must ensure that where applicable, the remaining units meet the design and construction requirements of the Fair Housing Act. (24 CFR § 100.205). In addition, the PHA must also ensure that a minimum of 2 percent of total units are accessible for visually and hearing impaired individuals.

Cornell University Law School's Legal Information Institute (LII) <http://www.law.cornell.edu/cfr/text/24>

United States Department of Housing and Urban Development (HUD) Office of Fair Housing and Equal Opportunity (FHEO) publication, 39 Steps Toward Fair Housing, <http://www.hud.gov/offices/fheo/39steps.pdf>

The Fair Housing RI Technical Assistance Guide was produced as part of the Fair Housing RI campaign and funded by a grant from the U.S. Department of Housing and Urban Development, Office of Fair Housing, which has approved its contents. The purpose of the Fair Housing RI Technical Assistance Guide is to give general information regarding fair housing rights and responsibilities. The guide is available on line at <http://www.fairhousingri.org/en/techassistguide.htm> or by calling Rhode Island Housing at 401-457-1234.

## Special Provisions for People with Disabilities

**Definition of Disability** The Fair Housing Act defines disability (handicap) as a physical or mental impairment that substantially limits one or more of a person's "major life activities", a record of having such an impairment, or being regarded as having such an impairment. The law protects both the person with a disability and a person living with or intending to live with that person. It excludes people who are illegally using or addicted to drugs and other controlled substances.

42 USC 3604, found at <https://www.law.cornell.edu/uscode/text/42/3602>

**Special Protections** In addition to providing people with disabilities all of the protections against housing discrimination that are provided to members of the other six protected classes, the following provisions of the Fair Housing Act provide important additional protection.

42 USC 3604, found at <https://www.law.cornell.edu/uscode/text/42/3602>

- ***The prohibition against discriminating in the terms and conditions of sale or rental*** A landlord is prohibited from asking any questions of a person with a disability than would be asked of any other applicant. A landlord may not, for example, inquire about the nature or severity of a person's disability or ask whether that person is capable of living alone.
- ***Reasonable Modifications*** It is unlawful to refuse to permit a person with a disability to make, at his/her own expense, such reasonable changes in the premises as may be necessary to permit use and enjoyment of the premises. "Reasonable modifications" include such things as installing grab bars to facilitate use of bathroom facilities or the widening of a doorway to accommodate a wheelchair.
- ***Reasonable Accommodations*** It is unlawful to refuse to make such reasonable changes in rules, policies, practices and services which may be necessary to afford a person with a disability an equal opportunity to enjoy and use a dwelling. These "reasonable accommodations" include such things as making an exception to a "no pets" policy for a person who needs a service animal and providing a reserved, designated parking place for a person with a mobility impairment.

- **Full Accessibility of “New” Multi-family Housing** Multi-family housing constructed for first occupancy after March 13, 1991 (i.e. buildings consisting of 4 or more units) must be fully accessible to people with disabilities. If a building has an elevator, all units must be accessible; if there is no elevator, only “ground floor” units must be accessible. “Accessible” means: 1) There must be an accessible building entrance on an accessible route; 2) Public and common use areas must be readily accessible to and usable by people with disabilities; 3) All inside doors must be wide enough to accommodate a wheelchair; 4) There must be an accessible route into and through the dwelling; 5) Light switches, electrical outlets, thermostats and other environmental controls must be accessible; 6) Bathroom walls must be reinforced to allow later installation of grab bars; and 7) Kitchens and bathrooms must have enough space to permit maneuvering in a wheelchair.

## State Fair Housing Law

### Rhode Island Fair Housing Practices Act (RI Gen. Law § 34-37-1, et seq.)

Statute provides that the right of all individuals in the state to equal housing opportunities and regardless of race, color, religion, sex, sexual orientation, gender identity or expression, marital status, country of ancestral origin, disability, age, familial status, or regardless of the fact that a tenant or applicant, or a member of the household, is or has been, or is threatened with being, the victim of domestic abuse, or that the tenant or applicant has obtained, or sought, or is seeking, relief from any court in the form of a restraining order for protection from domestic abuse

<http://webserver.rilin.state.ri.us/Statutes/title34/34-37/index.htm>

## Litigation and Case Law

Litigation and case law also play an important role in defining the obligation to affirmatively further fair housing. Three cases with particular relevance to the issues of fair housing in a regional context are summarized here. Information on many of the most important fair housing cases is found at the Metropolitan Area Planning Council (Boston) website:

<http://www.mapc.org/FairHousingCaseLawToolKit>

## Fair Housing Enforcement Agencies

### U.S. Dept. of Housing & Urban Development

#### New England Office of Fair Housing and Equal Opportunity (OFHEO)

10 Causeway Street, Suite 308

Boston, MA 02222-1092

Phone (617) 994-8419 (800) 827-5005

[http://portal.hud.gov/hudportal/HUD?src=/topics/housing\\_discrimination](http://portal.hud.gov/hudportal/HUD?src=/topics/housing_discrimination)

### Rhode Island Commission for Human Rights (RICHR)

180 Westminster Street, 3rd Floor

Providence, RI 02903-3768

(401) 222-2661

<http://www.richr.ri.gov/frames.html>



RICHR receives funding from the federal government under the Fair Housing Assistance Program (FHAP). FHAP grants are awarded annually on a noncompetitive basis to State and local fair housing enforcement agencies that HUD has determined enforce fair housing law(s) that are substantially equivalent to the federal Fair Housing Act.

*Legal Authority:* Section 817 of the Civil Rights Act of 1968 (the Fair Housing Act) as amended (42 U.S.C. 3601). Program regulations are at 24 CFR Part 115.

## **Other Fair Housing Organizations in Rhode Island**

### **Governor's Commission on Disabilities**

[www.disabilities@gcd.ri.gov](mailto:www.disabilities@gcd.ri.gov)

(401) 462-0100

Designated in 1992 as the agency with the responsibility for state government compliance with the Americans with Disabilities Act (ADA) and all other state/federal laws protecting the rights of people with disabilities, the Governor's Commission on Disabilities mediates disability discrimination complaints. It also assists the Rhode Island Association of Realtors and the Board of Realtors by conducting classes on fair housing for people with disabilities and the ADA. While its staff is limited at the present time, the Commission may conduct on-site accessibility assessments and issue recommendations to public and private building owners on how to remove architectural barriers.

### **Fair Housing Rhode Island**

[www.fairhousingri.org](http://www.fairhousingri.org)

Fair Housing Rhode Island is a statewide campaign, launched in 2007 by Rhode Island Housing, the Rhode Island Housing Resources Commission and the Housing Network of Rhode Island, with the goal of raising awareness about state and federal fair housing rights and responsibilities and providing a central fair housing resource center. It is administered by Rhode Island Housing, the state's quasi-public housing finance agency.

### **Housing Network of Rhode Island**

<http://www.housingnetworkri.org/homeownership-connection/>

Housing Network of Rhode Island, the state association of non-profit community development corporations whose members have developed thousands of units of affordable housing. The Housing Network currently offer HUD certified Homebuyer education classes in English and Spanish

### **Rhode Island Legal Services (RILS)**

[www.rils.org](http://www.rils.org)

Housing Hotline: 800-662-5034 ext.124

The nonprofit RILS provides a full range of legal assistance, including advice and brief service, investigation, negotiation, and litigation in all state and federal trial and appellate courts. RILS also provides community legal education services to its client community and is the State's major law firm for low-income people with civil legal problems. RILS is funded, in part, by the Legal Services Corporation, a publicly funded, nonprofit corporation established by Congress in 1974 to provide civil legal assistance to those who otherwise would be unable to afford it.

RILS maintains a website to reach out to homebuyers, tenants, landlords, agencies and other stakeholders in the housing market place. The website, [www.rifairhousing.org](http://www.rifairhousing.org), offers insight into the practical elements of buying and renting, including a catalogue of the warning signs of discrimination, and information on

who to contact concerning fair housing complaints. A video on the website serves as an education tool on foreclosure scams. The site is currently “under construction”.

#### **Rhode Island Disability Law Center (RIDLC)**

[www.ridlc.org](http://www.ridlc.org)

401- 831-3150

Rhode Island Disability Law Center (RIDLC) provides free legal assistance to persons with disabilities. Services include individual representation to protect rights or to secure benefits and services; self-help information; educational programs; and administrative and legislative advocacy. The agency administers eight federally funded advocacy programs, each of which has its own eligibility criteria.

#### **Rhode Island Association of Realtors (RIAL)**

<http://www.riliving.com/utility/equalhousing.aspx>

The Rhode Island Association of Realtors requires members to participate in its courses on fair housing laws. The Association also offers a three-hour course on the Americans with Disability Act (ADA). These courses describe techniques to deal with communication and mobility issues that are unique to people with disabilities. Course content is developed collaboratively with the Governor's Commission on Disabilities. The Rhode Island licensing examination for realtors requires knowledge of fair housing laws and the ADA.

#### **Providence Human Relations Commission (PHRC)**

[www.providenceri.com/phrc](http://www.providenceri.com/phrc)

401-351-0475

The Providence Human Relations Commission (PHRC) was established by Ordinance in 1963 to enforce laws of equal opportunity in the City of Providence. PHRC was created to investigate complaints of alleged discrimination and to promote understanding and respect among the City's diverse populations, but unlike the Rhode Island Human Rights Commission is it is not a Fair Housing Assistance Program, nor is it certified as substantially equivalent to investigate and adjudicate complaints.

### **Funding Resources**

#### **Fair Housing Initiatives Program (FHIP)**

The Fair Housing Initiatives Program (FHIP) was established by the Housing and Community Development (HCD) Act of 1987 and amended by the HCD Act of 1992. FHIP provides funding to public and private entities formulating or carrying out programs to prevent or eliminate discriminatory housing practices. Through four distinct categories of funding, FHIP supports projects and activities designed to enhance compliance with the Act and substantially equivalent State and local laws prohibiting housing discrimination. These activities include programs of enforcement, voluntary compliance, and education and outreach. The program provides a coordinated approach to: 1.) further the purposes of the Fair Housing Act; 2.) guarantee the rights of all Americans to seek housing in an open market free of discrimination; and 3.) inform the American citizenry of its rights and obligations under the Fair Housing Act. The grants are awarded in one of three categories:

- Private Enforcement Initiative grants (PEI) provide assistance to fair housing groups nationwide. This initiative funds non-profit fair housing organizations to carry out testing and enforcement activities to prevent or eliminate discriminatory housing practices.
- Education and Outreach Initiative grants (EOI) provide support for fair housing activities. The grants fund State and local government agencies and non-profit organizations for initiatives that explain to the

general public and housing providers what equal opportunity in housing means and what housing providers need to do to comply with the Fair Housing Act.

- Fair Housing Organizations Initiative (FHOI) grants provide funding that builds the capacity and effectiveness of non-profit fair housing organizations. Funds may be used for fair housing enforcement and education initiatives. FHOI strengthens the fair housing movement nationally by encouraging the creation and growth of organizations that focus on the rights and needs of underserved groups, particularly persons with disabilities.
- Administrative Enforcement Initiative (AEI) grants help State and local governments who administer laws that include rights and remedies similar to those in the Fair Housing Act implement specialized projects that broaden an agency's range of enforcement and compliance activities. No funds are available currently for this program.

*Legal Authority:* Section 561 of the HCD Act of 1987, (42 U.S.C. 3616 note; 24 CFR Part 125).

## Tools You Can Use

MAPC Fair Housing Toolkit

<http://www.mapc.org/fair-housing-toolkit>

Massachusetts Department of Housing and Community Development ADA/504 Self Evaluation and Transition Plan Guide

<http://www.mass.gov/hed/docs/dhcd/hd/fair/ada-504.pdf>

## What Is Housing Discrimination?

Housing discrimination is a pervasive problem nationwide. It is also severely under-reported. The U.S. Department of Housing and Urban Development (HUD) estimates that more than two million instances of housing discrimination occur each year, but less than one percent are reported. Many people are unaware that they have been victims of housing discrimination. A 2002 study by HUD suggests that many renters and homebuyers do not fully understand which activities are illegal under the Fair Housing Act.

**The federal Fair Housing Act prohibits discrimination in housing on the basis of:**

- Race or color
- National origin
- Religion
- Sex
- Familial status (families with children)
- Disability

**Under the Fair Housing Act, the following activities are illegal:**

- Refuse to rent or sell housing
- Refuse to negotiate for housing
- Make housing unavailable
- Set different terms, conditions, or privileges for sale or rental
- Provide different housing services or facilities
- Falsely deny that housing is available for inspection, sale or rental
- For profit, persuade owners to sell or rent (blockbusting)

- Deny any access to or membership in a facility or service (such as a multiple listing service) related to the sale of housing
- Refuse to make reasonable accommodations in rules or services if necessary for a disabled person to use the housing
- Refuse to allow a disabled person to make reasonable accommodations to his/her dwelling
- Threaten or interfere with anyone making a fair housing complaint
- Refuse to provide municipal services, property insurance or hazard insurance for dwellings, or providing such services or insurance differently

If you think your rights to fair housing have been violated, help is available. Housing discrimination complaints can be filed by phone or in writing, with HUD and/or with the Rhode Island Commission for Human Rights.

## APPENDIX 1.2: RHODE ISLAND COMMUNITIES RECEIVING FEDERAL HOUSING OR COMMUNITY DEVELOPMENT FUNDS

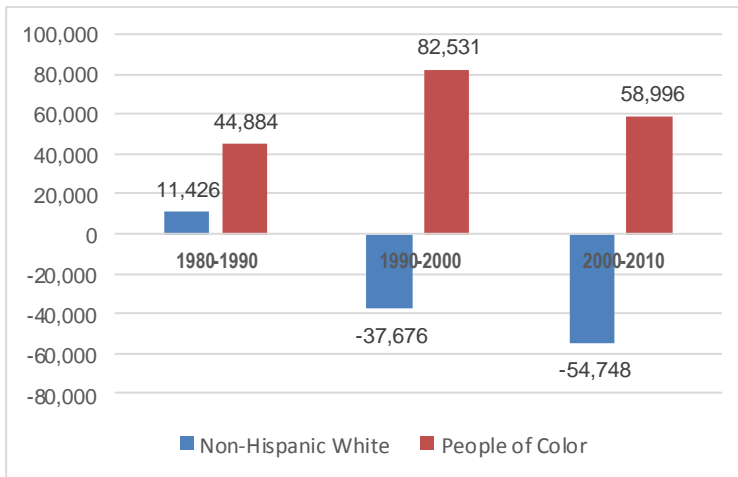
Municipality	Entitlement Community	Mini-Entitlement Community	Participant in CDBG-funded Program(s)*	Local Housing Authority	HOME-funded Projects**	Projects receiving LIHTCs
Barrington						X
Bristol			X	X		X
Burrillville			X	X	X	X
Central Falls		X	X	X		X
Charlestown						
Coventry			X	X		X
Cranston	X			X		X
Cumberland			X	X	X	X
East Greenwich			X	X		X
East Providence	X			X		X
Exeter			X		X	
Foster			X			
Glocester			X			
Hopkinton			X			X
Jamestown			X	X		X
Johnston			X	X		X
Lincoln			X	X		X
Little Compton			X			
Middletown			X			
Narragansett				X		X
New Shoreham						
Newport		X	X	X		X
North Kingstown					X	X
North Providence			X	X		X
North Smithfield						X
Pawtucket	X			X	X	X
Portsmouth			X	X		X
Providence	X			X	X	X
Richmond			X			
Scituate			X			
Smithfield			X	X		X
South Kingstown			X	X		X
Tiverton			X	X	X	X
Warren			X	X		
Warwick	X			X	X	X
West Greenwich						X
West Warwick		X	X	X		X
Westerly			X	X		X
Woonsocket	X			X	X	X
* CDBG FY2015						
** FY2014						

# APPENDICES for CHAPTER 2: COMMUNITY & HOUSING PROFILE

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## APPENDIX 2.1: STATEWIDE DEMOGRAPHICS FIGURES AND TABLES

Figure 2.1: Net Population Change by Decade, 1980 to 2010



Source: U.S. Census Bureau, 1980, 1990, 2000, 2010 Decennial Census

Table 2.1: Total population share and minority group population share by municipality

RI Municipalities	Hispanic or Latino	Not Hispanic or Latino					Total Population w/ Pct of State Pop in Muni
		White Alone	Black / African American Alone	American Indian, Alaskan Native Alone	Asian Alone	All Other (Multi-Racial)	
<b>Total Population</b>	<b>135,317</b>	<b>796,516</b>	<b>55,265</b>	<b>3,587</b>	<b>31,782</b>	<b>29,228</b>	<b>1,051,695</b>
Providence	52.31%	8.20%	42.20%	32.81%	37.16%	19.43%	16.93%
Warwick	2.52%	9.30%	1.85%	2.12%	7.33%	4.94%	7.83%
Cranston	6.95%	7.71%	6.14%	12.29%	11.38%	7.66%	7.65%
Pawtucket	10.04%	4.99%	19.52%	2.15%	3.33%	20.30%	6.77%
East Providence	1.59%	4.87%	4.30%	1.53%	2.60%	9.85%	4.48%
Woonsocket	4.25%	3.72%	4.19%	2.56%	7.34%	3.29%	3.91%
Coventry	0.48%	4.24%	0.03%	0.50%	0.72%	1.15%	3.33%
Cumberland	0.94%	3.85%	0.78%	1.09%	2.52%	1.70%	3.20%
North Providence	1.43%	3.36%	4.38%	2.59%	1.61%	1.37%	3.06%
South Kingstown	0.78%	3.40%	1.39%	15.58%	2.26%	1.50%	2.91%
West Warwick	1.08%	3.16%	1.64%	1.20%	2.76%	1.96%	2.76%
Johnston	1.18%	3.08%	1.05%	5.07%	4.69%	1.67%	2.75%
North Kingstown	0.49%	3.03%	0.69%	1.06%	2.55%	1.21%	2.51%
Newport	1.67%	2.43%	2.43%	2.09%	0.81%	3.48%	2.31%
Bristol	0.31%	2.69%	0.19%	0.17%	0.87%	1.00%	2.14%
Westerly	0.29%	2.65%	0.52%	3.07%	1.33%	1.50%	2.16%
Smithfield	0.46%	2.48%	0.69%	1.59%	1.30%	0.79%	2.04%
Lincoln	0.66%	2.33%	1.22%	0.70%	1.09%	2.21%	2.01%
Central Falls	9.41%	0.59%	2.34%	0.39%	0.02%	2.13%	1.84%
Portsmouth	0.25%	2.02%	0.40%	0.56%	0.87%	1.25%	1.65%
Barrington	0.26%	1.86%	0.20%	0.00%	1.36%	1.95%	1.55%
Middletown	0.72%	1.59%	2.01%	0.56%	2.27%	2.13%	1.54%
Burrillville	0.25%	1.91%	0.13%	0.78%	0.51%	0.72%	1.52%
Narragansett	0.20%	1.90%	0.16%	1.59%	0.17%	0.58%	1.50%
Tiverton	0.07%	1.93%	0.14%	0.39%	0.15%	0.65%	1.50%
East Greenwich	0.18%	1.52%	0.49%	0.25%	0.65%	0.86%	1.25%
North Smithfield	0.08%	1.44%	0.06%	0.50%	0.56%	0.71%	1.14%
Warren	0.20%	1.28%	0.02%	0.00%	0.00%	0.47%	1.01%
Scituate	0.06%	1.27%	0.00%	0.00%	0.03%	0.49%	0.98%
Glocester	0.08%	1.20%	0.02%	0.00%	0.03%	0.29%	0.93%
Hopkinton	0.19%	0.96%	0.23%	0.00%	0.24%	0.14%	0.77%
Charlestown	0.14%	0.92%	0.00%	3.07%	0.00%	0.55%	0.74%
Richmond	0.13%	0.90%	0.05%	2.37%	0.24%	0.39%	0.73%
Exeter	0.18%	0.77%	0.14%	0.86%	0.55%	0.05%	0.64%
West Greenwich	0.03%	0.70%	0.18%	0.50%	0.72%	0.39%	0.58%
Jamestown	0.10%	0.64%	0.04%	0.00%	0.00%	0.61%	0.52%
Foster	0.03%	0.55%	0.11%	0.00%	0.00%	0.48%	0.44%
Little Compton	0.00%	0.43%	0.06%	0.00%	0.03%	0.16%	0.33%
New Shoreham	0.02%	0.10%	0.01%	0.00%	0.00%	0.00%	0.08%
<p>Note:</p> <p><b>ORANGE</b> shading means the share of the state's overall population residing in this municipality is significantly higher (more than 5 percentage basis points) than the share of the state's share of that respective minority's population residing in this municipality. This captures an instance where a minority population is <b>under-represented</b> in that community, given that municipality's share of the total population.</p> <p><b>BLUE</b> shading means the share of the state's overall population residing in this municipality is significantly lower (more than 5 percentage basis points) than the share of the state's share of that respective minority's population residing in this municipality. This captures an instance where a minority population is <b>over-represented</b> in that community, given that municipality's share of the total population.</p>							



Table 2.2: Distribution of Household Population by Race, Ethnicity: Entitlement Communities

Entitlement Communities	% below poverty level <sup>^</sup>	Total	White*	Hispanic	Black*	Asian*	Total Minority**	% Minority**	% Minority**	Share of RI Household Population	Share of RI White* Population	Share of RI Minority HH Population
<b>Rhode Island Total</b>	<b>13.2%</b>	<b>1,009,904</b>	<b>784,866</b>	<b>120,359</b>	<b>48,265</b>	<b>26,210</b>	<b>225,038</b>	<b>22.3%</b>	<b>22.3%</b>	<b>100.0%</b>		<b>100.0%</b>
<b>Entitlement Communities Total</b>	<b>18.2%</b>	<b>478,077</b>	<b>303,903</b>	<b>95,204</b>	<b>39,783</b>	<b>18,977</b>	<b>174,174</b>	<b>36.4%</b>	<b>36.4%</b>	<b>47.3%</b>	<b>38.7%</b>	<b>77.4%</b>
Providence (MC)	27.9%	162,956	58,596	65,365	22,614	9,250	104,360	64.0%	64.0%	16.1%	7.5%	46.4%
Warwick (WB)	7.5%	82,012	75,447	2,265	1,229	1,829	6,565	8.0%	8.0%	8.1%	9.6%	2.9%
Cranston (MC)	10.0%	75,864	60,734	7,316	2,578	4,003	15,130	19.9%	19.9%	7.5%	7.7%	6.7%
Pawtucket (MC)	18.7%	70,624	40,835	13,486	8,662	989	29,789	42.2%	42.2%	7.0%	5.2%	13.2%
E. Providence (MC)	10.3%	46,237	38,641	1,494	2,542	677	7,596	16.4%	16.4%	4.6%	4.9%	3.4%
Woonsocket (NRI)	24.5%	40,384	29,650	5,278	2,158	2,229	10,734	26.6%	26.6%	4.0%	3.8%	4.8%
<b>Total Non-Entitlement Communities</b>	<b>8.7%</b>	<b>531,827</b>	<b>480,963</b>	<b>25,155</b>	<b>8,482</b>	<b>7,233</b>	<b>50,864</b>	<b>9.6%</b>	<b>9.6%</b>	<b>52.7%</b>	<b>61.3%</b>	<b>22.6%</b>
<b>Rhode Island's Other Majority Minority City</b>												
Central Falls (MC)	30.4%	18,866	5,017	11,381	1,294	88	13,849	73.4%	73.4%	1.9%	0.6%	6.2%

\* Includes race alone, not Hispanic

\*\* Includes all but white alone, not Hispanic

<sup>^</sup> Population for whom poverty status is determined

Source: Demographics - 2010 Decennial Census; poverty - 2012 5-Year American Community Survey

MC = Metropolitan core (housing market area)

WB = West Bay (housing market area)

NRI = Northern Rhode Island (housing market area)

For more on housing market areas, see below

Source: U.S. Census Bureau, 1980, 1990, 2000, 2010 Decennial Census

Table 2.3: Population Shifts by Housing Market Area\*\* by Major Racial/Ethnic Groups, 2000 to 2010<sup>1</sup>

Share of Households by Market Area by Race/Ethnicity 2010						
Housing Market Area	Total	White*	Black*	Asian*	Hispanic	All Other
East Bay	54,061	93.0%	2.2%	1.1%	2.2%	1.6%
Metropolitan Core	175,597	66.9%	8.2%	3.1%	17.6%	4.2%
Northern RI	50,916	89.0%	2.3%	2.4%	4.9%	1.4%
Southern RI	36,422	94.8%	0.7%	1.3%	1.4%	1.9%
West Bay	63,430	93.5%	1.3%	1.7%	2.1%	1.4%
Western RI	33,174	97.4%	0.4%	0.5%	0.9%	0.8%
<b>Rhode Island Total</b>	<b>413,600</b>	<b>82.0%</b>	<b>4.3%</b>	<b>2.1%</b>	<b>8.8%</b>	<b>2.7%</b>
Change in Households by Race/Ethnicity 2000-2010						
Housing Market Area	Total	White*	Black*	Asian*	Hispanic	All Other
East Bay	-200	-701	-109	122	367	121
Metropolitan Core	-567	-13,362	2,874	1,129	9,227	-435
Northern RI	1,577	-517	377	501	1,047	169
Southern RI	1,754	1,375	24	49	228	78
West Bay	301	-996	270	355	560	112
Western RI	2,311	2,073	48	64	115	11
<b>Rhode Island Total</b>	<b>5,176</b>	<b>-12,128</b>	<b>3,536</b>	<b>2,165</b>	<b>11,638</b>	<b>-35</b>
Percent Change in Households by Race/Ethnicity 2000-2010						
Housing Market Area	Total	White*	Black*	Asian*	Hispanic	All Other
East Bay	7.5%	6.9%	62.3%	64.6%	65.0%	4.1%
Metropolitan Core	0.5%	-1.7%	48.0%	48.6%	73.6%	15.0%
Northern RI	5.1%	4.1%	10.3%	11.9%	82.6%	13.1%
Southern RI	3.2%	-1.1%	48.4%	70.9%	72.1%	29.8%
West Bay	-0.3%	-10.2%	24.8%	26.5%	42.6%	-5.6%
Western RI	-0.4%	-1.4%	-8.4%	26.5%	45.8%	16.2%
<b>Rhode Island Total</b>	<b>1.3%</b>	<b>-3.5%</b>	<b>24.6%</b>	<b>33.2%</b>	<b>46.6%</b>	<b>-0.3%</b>
Market Area's Share of Rhode Island's Household Growth(Loss)						
Housing Market Area	Total	White*	Black*	Asian*	Hispanic	All Other
East Bay	26.1%	4.5%	100.0%	5.5%	3.2%	24.6%
Metropolitan Core	73.9%	85.8%	80.0%	50.9%	79.9%	100.0%
Northern RI	26.5%	3.3%	10.5%	22.6%	9.1%	34.4%
Southern RI	29.5%	39.9%	0.7%	2.2%	2.0%	15.9%
West Bay	5.1%	6.4%	7.5%	16.0%	4.9%	22.8%
Western RI	38.9%	60.1%	1.3%	2.9%	1.0%	2.2%

\* Not Hispanic

Source: Decennial Census 2000, 2010

<sup>1</sup> Note: In Market Area's Share of RI's Household Growth/(Loss), the regions that gained households (shown in black) total 100% and those that lost population (shown in red) also total 100%.

\*\*Rhode Island has often been defined by six housing market areas. These areas –East Bay, Metropolitan Core, Northern Rhode Island, Southern Rhode Island, West Bay, and Western Rhode Island – are shown below. They provide local officials a useful framework for comparing trends in their community with others in their larger market area and comparing their market area with others in the state. The regions approximate, but are not coterminous with, the market areas used by the Rhode Island Association of Realtors.

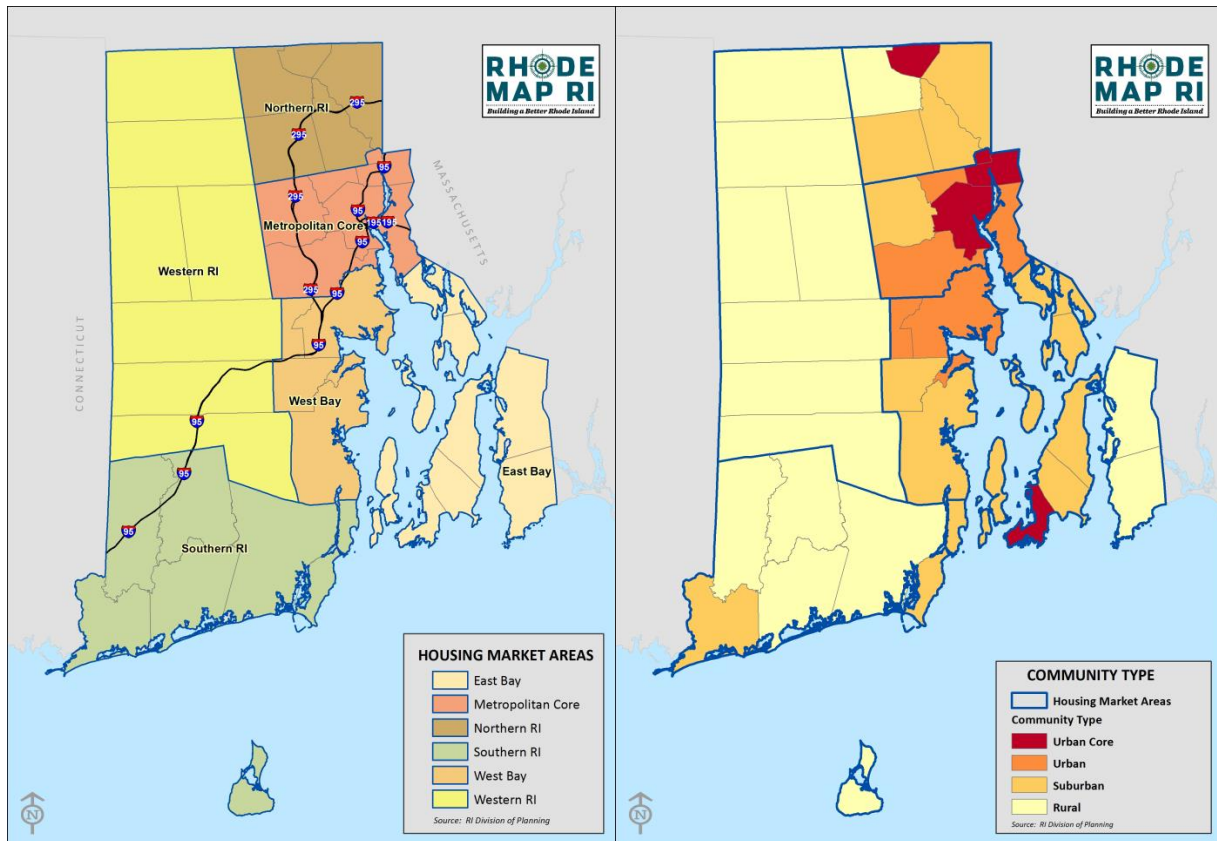


Table 2.4: Characteristics of Native Born and Foreign Born Population

Characteristic	% of Native Population	% of Foreign Born Population
Non-Hispanic White	83.4%	29.4%
Black	4.9%	14.3%
Asian	1.3%	14.7%
Hispanic	8.2%	41.1%
Below 100% of poverty level	12.5%	18.0%
100 to 199 % of poverty level	15.1%	24.5%
At or above 200 % of poverty level	72.4%	57.5%
With related children under 18 years	13.4%	22.4%
Female Householder, no husband, w children under 18 years	34.4%	45.1%
Owner-occupied housing units	63.4%	47.9%
Renter-occupied housing units	36.6%	52.1%
Average household size of owner-occupied unit	2.55	3.25
Average household size of renter-occupied unit	2.05	2.81
1.01 or more occupants per room	1.0%	6.1%
Percent with no car	9.1%	13.6%
Linguistically isolated households	2.1%	51.6%
Owner costs > 30% of Income	34.9%	47.8%
Renter costs > 30% of Income	47.9%	49.0%
Median household income	\$58,573	\$44,428
Average number of workers per household	1.16	1.36
Median earnings, full-time yr-round male workers	\$54,360	\$38,563
Median earnings, full-time yr-round female workers	\$42,998	\$30,941
Less than high school graduate	11.3%	35.7%
High school graduate (includes equivalency)	28.0%	24.5%
Some college or associate's degree	27.8%	19.6%
Bachelor's degree or higher	32.7%	20.3%
In civilian labor force	65.7%	67.2%
Employed	59.6%	59.8%
Unemployed	6.1%	7.4%

Source: 2012 5-Year American Community Survey, Table S0501

Table 2.5: Selected Characteristics of Foreign Born Population by Year of Entry

Selected Characteristics of Foreign Born Population by Year of Entry	Foreign born; Entered 2010 or later	Foreign born; Entered 2000 to 2009	Foreign born; Entered before 2000
In married-couple family	42.1%	51.5%	55.7%
Never married	51.8%	44.9%	18.6%
Speak English less than "very well"	63.5%	54.6%	44.8%
High school graduate (includes equivalency)	19.6%	21.1%	27.7%
Unemployment rate	7.0%	8.2%	5.6%
Median Household income (in 2012 inflation-adjusted dollars)	\$21,634	\$44,081	\$46,050
Below 100 percent of the poverty level (of population for whom poverty status is determined)	28.4%	23.8%	12.1%
100 to 199 percent of the poverty level	35.3%	28.1%	22.6%
At or above 200 percent of the poverty level	36.3%	48.1%	65.3%
Poverty rate for families with related children under 18 years	33.4%	27.8%	16.0%
Poverty rate for female householder with related children under 18 years, no husband present	68.0%	49.3%	27.8%
Owner-occupied housing units	7.0%	18.0%	55.3%
Renter-occupied housing units	93.0%	82.0%	44.7%
Living in home with 1 room	7.0%	3.9%	2.5%
Living in home with 8 or more rooms	3.5%	4.1%	14.3%
1.01 or more occupants per room	NA	7.8%	5.5%
No vehicles available	20.2%	17.3%	12.5%
In household with no one age 14 and over who speaks English only or speaks English "very well"	43.6%	42.4%	24.6%

Source: 2012 1-Year American Community Survey, Table S0502

Table 2.6: Households with Three or More Generations by Race/Ethnicity

	Number of Households	# with three or more generations	% with three or more generations
Total	413,600	15,877	3.8%
Black	20,488	1,369	6.7%
Asian	8,987	743	8.3%
Hispanic	36,654	3,221	8.8%
White not Hispanic	339,242	10,116	3.0%

Source: 2010 Decennial Census

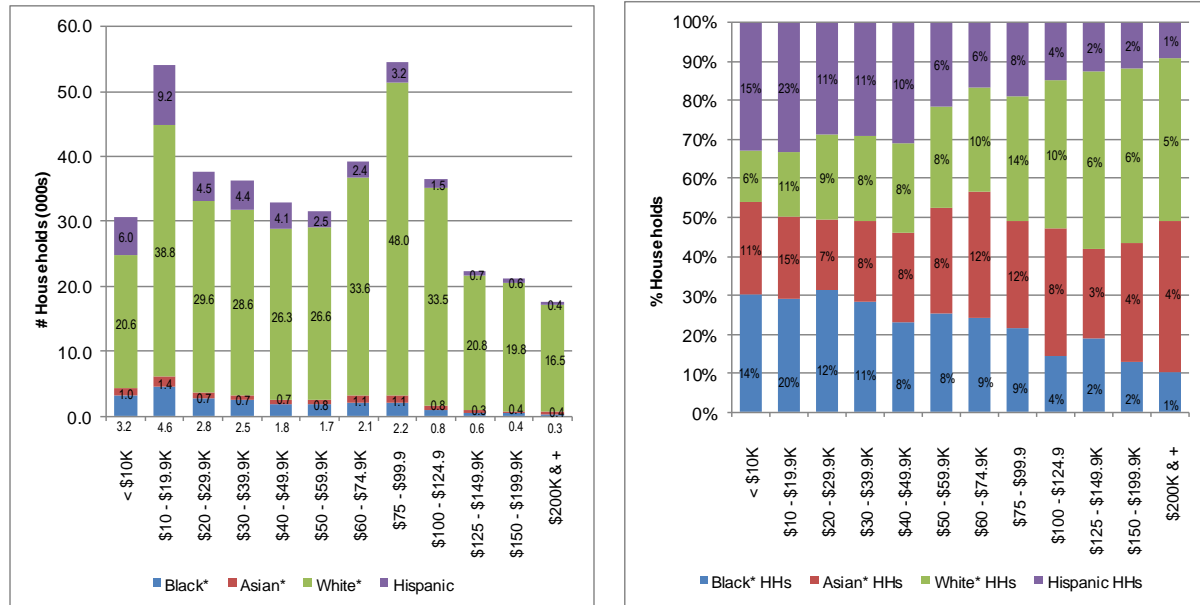
Table 2.7: Long Term Trends in Segregation in the Providence Metro Area

Residential Segregation Measures at the MSA Level*	Year	Black, N=43	Metro Rank, 1=most segregated (of 43)	Hispanic, N=36	Metro Rank, 1=most segregated (of 36)
Evenness dimension (Dissimilarity Index)	1980	72.7	32	49.7	1
	1990	66.4		61.4	
	2000	60.0		67.6	
Exposure dimension (Isolation Index)	1980	30.8	38	11.4	19
	1990	31.9		28.3	
	2000	28.5		42.9	
Concentration dimension (Delta Index)	1980	87.2	25	78.3	3
	1990	84.8		82.9	
	2000	82.4		85.1	
Centralization dimension (Absolute Centralization Index)	1980	81.3	27	68.4	12
	1990	82.6		78.5	
	2000	75.5		77.7	
Clustering dimension (Spatial Proximity Index)	1980	1.11	36	1.03	13
	1990	1.13		1.12	
	2000	1.13		1.27	
Average 2000 Rank			31.6		9.6
Rank of Averaged 2000 Ranks			38		2

Notes: Analysis based on Providence RI- MA MSA. Higher values indicate more segregation; the reference group is non-Hispanic Whites. Metro area rank, where 1 = the highest level of segregation, is based on 43 metro areas in the Black analysis and 36 metros in the Hispanic analysis. There were an insufficient number of Asians for inclusion in the study. Only metropolitan Areas with a 1980 total population of 1 million or more with at least 3 percent of the population (or at least 20,000 residents) in the racial/ethnic group being measured were included.

Source: Racial and Ethnic Residential Segregation in the United States: 1980-2000 by John Iceland and Daniel H. Weinberg with Erika Steinmetz, U.S. Census Bureau, (2002)  
[http://www.census.gov/hhes/www/housing/housing\\_patterns/housing\\_patterns.html](http://www.census.gov/hhes/www/housing/housing_patterns/housing_patterns.html)

Figure 2.2: Rhode Island Household Distribution by Income and Race/Ethnicity



Source: Source: 2009-2011 American Community Survey, Table B19001, B, D, H, I

Table 2.8: Types of Disability by Age

Disability Type	All ages	5-17	18-34	35-64	65-74	75 and over
Any Disability	123,240	6,880	12,148	52,545	15,936	35,258
Visual	20,629	1,376	2,359	8,331	2,158	6,405
Hearing	34,426	763	1,087	11,340	5,742	15,402
Ambulatory	113,084	634	2,513	28,476	9,919	21,912
Cognitive	48,138	5,492	9,070	21,089	3,612	8,875
Self-Care	24,515	1,031	1,777	9,465	2,795	9,447
Independent Living*	45,264		4,488	17,920	4,646	18,210
Disability Type	All ages	5-17	18-34	35-64	65-74	75 and over
Any Disability	11.9%	4.2%	5.0%	12.4%	21.4%	49.3%
Visual	2.0%	0.9%	1.0%	2.0%	2.7%	9.1%
Hearing	3.3%	0.5%	0.4%	2.7%	7.1%	21.8%
Ambulatory	11.5%	0.4%	1.0%	6.7%	13.3%	30.6%
Cognitive	4.9%	3.4%	3.7%	5.0%	4.8%	12.4%
Self-Care	2.5%	0.6%	0.7%	2.2%	3.8%	13.2%
Independent Living*	5.5%		1.8%	4.2%	6.2%	25.5%

Non-institutionalized population only. Independent living disability status only for population 18 and over.

Source: U.S. Census Bureau, 2011 American Community Survey 1-Year Estimates

Table 2.9: Employment and Income by Disability Status

	With a Disability	No Disability
Labor force participation rate	35.5%	84.3%
Unemployment rate	19.1%	8.7%
Poverty rate	31.2%	10.6%
Median annual earnings	\$21,663	\$31,433

\* Non institutionalized population, ages 18-64

Source: U.S. Census Bureau, 2012 1-Year American Community Survey



Table 2.10: Summary of Housing Resources for Rhode Islanders with Disabilities

Municipality	2012 Mental Health Beds (2012)	Developmental and Chronic Disability Beds (2012)	Dept of Children Youth and Families Beds (2005)	Total Group Home Beds counted on 2013	Nursing Home Beds (2013)	Assisted Living Beds (2013)	Assisted Living Beds - Memory Impaired* (2013)
Barrington	10	25	0	35		139	36
Bristol	0	42	8	50	521	107	
Burrillville	12	0	16	28	281		
Central Falls	29	0	0	29	94	30	
Charlestown	12	42	0	54			
Coventry	0	41	0	41	501	222	47
Cranston	9	148	14	171	271	105	65
Cumberland	10	46	4	60	200	168	
East Greenwich	9	25	7	41	120	304	79
East Providence	11	56	24	91	811	319	49
Exeter	0	24	0	24			
Foster	0	11	0	11	20		
Glocester	0	15	0	15			
Hopkinton	0	27	0	27			
Jamestown	0	11	0	11			
Johnston	13	69	8	90	408	214	43
Lincoln	5	46	12	63	170	178	100
Little Compton	0	0	0	0			
Middletown	14	40	20	74	256	176	22
Narragansett	0	21	0	21			
Newport	0	27	28	55	256		
New Shoreham	0	0	0	0			
North Kingstown	10	28	0	38	306		
North Providence	0	36	50	86	352	112	73
North Smithfield	0	55	0	55	260	90	8
Pawtucket	41	37	53	131	327	98	
Portsmouth	9	10	6	25		97	18
Providence	99	65	178	342	1,212	677	143
Richmond	0	30	0	30			
Scituate	0	15	0	15			
Smithfield	12	57	32	101	529	360	140
South Kingstown	0	69	17	86	296	154	21
Tiverton	10	32	7	49	30	87	22
Warren	7	21	8	36	225	54	
Warwick	12	106	22	140	612	357	80
Westerly	0	42	0	42	292	145	55
West Greenwich	0	15	0	15			
West Warwick	36	47	8	91	120	20	
Woonsocket	18	41	8	67	676	105	
<b>STATE</b>	<b>388</b>	<b>1,422</b>	<b>530</b>	<b>2,340</b>	<b>9,146</b>	<b>4,318</b>	<b>1,001</b>

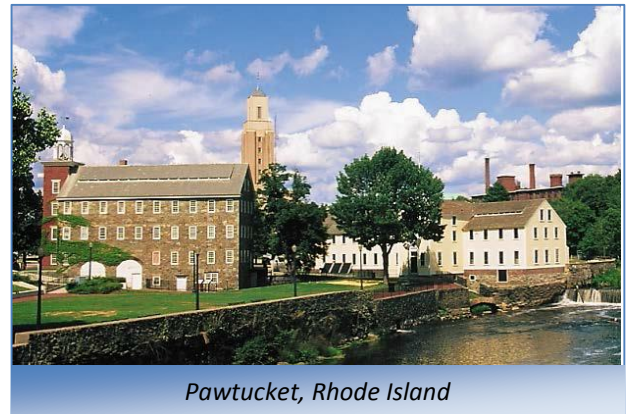
Source: Mental Health, Developmental and Chronic Disability Beds and DCYF Beds - Rhode Island Housing based on Department of Behavioral Healthcare, Developmental Disabilities and Hospitals and Department of Children, Youth and Families data; Nursing Homes and Assisted Living Residence Beds - Rhode Island Department of Health Healthcare Facility Listing; Mobile Home Parks - Department of Business Regulation; Shelters - Rhode Island Coalition for the Homeless (excludes 5 emergency winter shelters)

\* Indicates number of mobile home parks and shelters, not number of beds or pads

## **APPENDIX 2.2: PROFILES OF THE ENTITLEMENT COMMUNITIES**

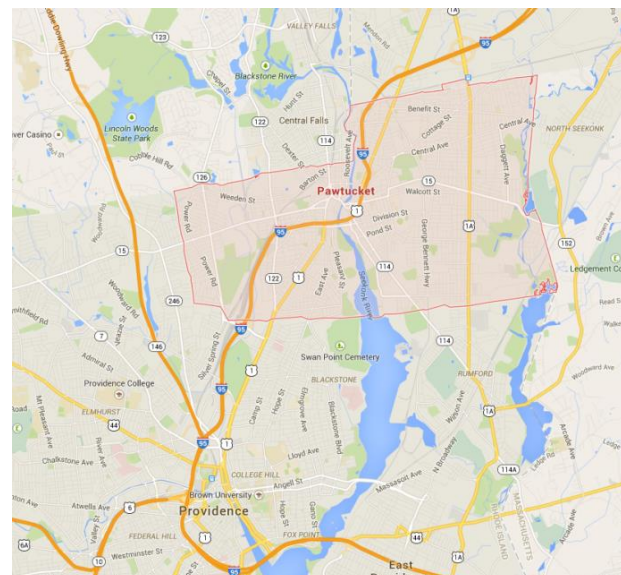
## Pawtucket

Historically, Pawtucket is considered to be the birthplace of the Industrial Revolution, driven by Samuel Slater’s mill on the Blackstone River, the first mechanized cotton-spinning mill in the United States. Subsequently, the City has had a strong identity as a manufacturing center, first in cotton and textiles, and later in jewelry production. Pawtucket has experienced a departure of manufacturing jobs since the booming days of the 1940s and 1950s, among other economic circumstances. However, manufacturing that has stayed in Pawtucket is leaner and smarter, and the City still boasts one of the highest concentrations of manufacturing in the state.



In recent years, Pawtucket has focused on the arts as an important reinvestment strategy. The City has held an arts festival for the past 16 years which brings in people who would ordinarily not come to Pawtucket. In addition to the 307 acre City Arts & Entertainment District (where art was sold tax free, until it became a statewide benefit), the City provides arts grants of up to \$10,000 for arts programming, and non-profit arts groups are eligible to apply for funding to pay for operating costs. Meanwhile, the City has a staff person focused on bringing in arts-specific entities and people interested in the arts. Additionally, the Pawtucket Arts Collaborative provides programs and support for new and experienced artists. As a result, new businesses in the creative economy have been locating in Pawtucket – particularly in its former mill buildings.

Snapshot: Pawtucket	
Population in 1950	81,436
Population in 2000	72,958
Population in 2013	71,163
Percent people of color	35%
Percent of children (under 18) people of color	61%
Median household income	\$40,379
Median age	37.3
Median home value	\$185,700
Percent of owner-occupied housing	45%
Unemployment rate*	11.1
Top industry by employment	Educational services, and health care and social assistance



Source: U.S. Census Bureau American Community Survey (2013), RI Department of Labor Market and Training, Kids Count (2010 Data)

\*2013 Annual Average – Not Seasonally Adjusted

## Providence

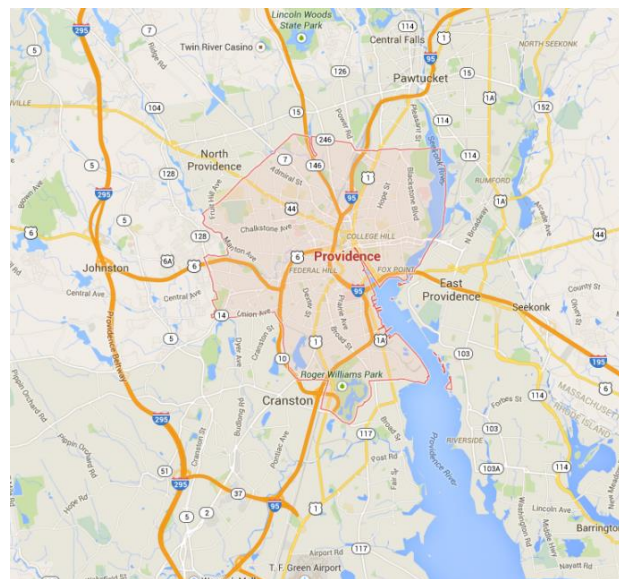
Providence, Rhode Island's capital, is by far the most populous of the six Entitlement Communities and is the state's largest employment center. The City's influence on the overall state economy is heard in the common refrain, "as goes Providence, so goes Rhode Island." Providence's population declined significantly between the mid-twentieth century and the turn of the new millennium. However, since 2000, the population has grown, supported by new residential development downtown (the DownCity movement) and a generally younger population.



*Providence, Rhode Island*

The City has a reputation for its vibrant arts, culture and restaurant scene, buoyed by the presence of several universities. There also exists a burgeoning culture of innovation for design, technology, and other entrepreneurs. Given the scale of Providence compared to the other cities, its assets, challenges and objectives are much broader and more difficult to capture in a brief synopsis.

Snapshot: Providence	
Population in 1950	248,674
Population in 2000	173,618
Population in 2013	178,056
Percent people of color	51%
Percent of children (under 18) people of color	84%
Median household income	\$37,632
Median age	28.8
Median home value	\$196,300
Percent of owner-occupied housing	35.8%
Unemployment rate*	11.4
Top industry by employment	Educational services, and health care and social assistance



Source: U.S. Census Bureau American Community Survey (2013), RI Department of Labor Market and Training, Kids Count (2010 Data)

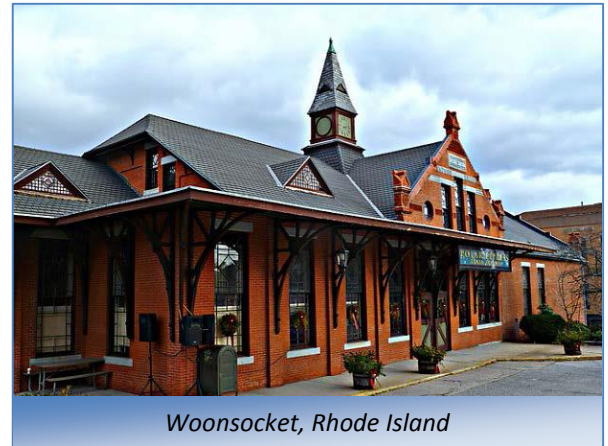
\*2013 Annual Average – Not Seasonally Adjusted



## Woonsocket

Once a significant textile industry hub, Woonsocket has seen its industrial base decline, including the class of industrial workers who once supported it. Relative to other Rhode Island cities and towns, the historic building stock that represented this industrial past has transitioned almost entirely away from its formerly industrial footprint, particularly after urban renewal in the 1970s.

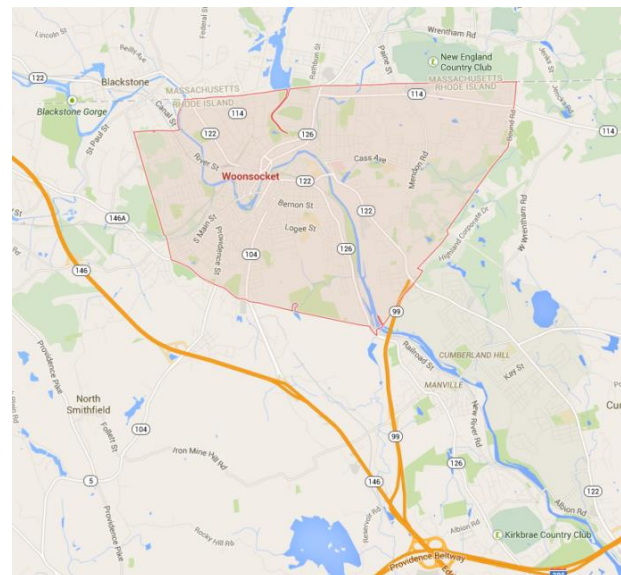
Woonsocket has re-established its Redevelopment Agency, which had been discontinued after the completion of Highland Park (the industrial park). The Agency expects to work on scattered site housing developments, reviving the inactive MED Zone and its tax benefits, site assembly for larger projects, Park Square near Dowling Village Shopping Center, Cumberland Hill Road, and Diamond Hill Road.



*Woonsocket, Rhode Island*

The City recently won the outstanding neighborhood planning award from the Rhode Island Chapter of the American Planning Association (APA) for its Main Street initiative, largely guided by the Main Street Livability Plan. Woonsocket's Main Street area goals include increasing the population living and visiting downtown Woonsocket; extending the Blackstone River Bikeway into downtown; and reworking confusing traffic patterns in downtown and restoring two-way traffic to many one-way streets.

Snapshot: Woonsocket	
Population in 1950	50,211
Population in 2000	43,224
Population in 2013	41,113
Percent people of color	19%
Percent of children (under 18) people of color	48%
Median household income	\$36,058
Median age	36.5
Median home value	\$181,900
Percent of owner-occupied housing	40.5%
Unemployment rate*	11.4
Top industry by employment	Educational services, and health care and social assistance



Source: U.S. Census Bureau American Community Survey (2013), RI Department of Labor Market and Training, Kids Count (2010 Data)  
 \*2013 Annual Average – Not Seasonally Adjusted

## East Providence

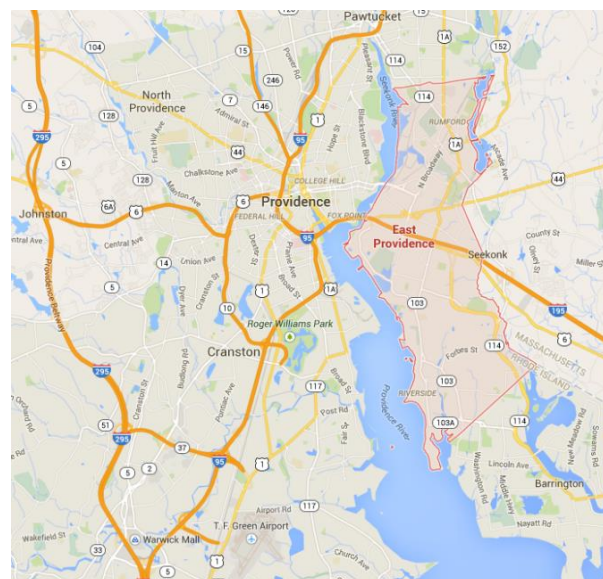
An independent town as of 1862, East Providence was the early home to a variety of industries including agriculture, chemicals and other manufacturing, as well as municipal and institutional areas. The City abuts the Seekonk and Providence Rivers and consists of five distinct neighborhoods: Phillipsdale, Rumford, Watchemoket, Kent Heights, and Riverside. The fourteen mile East Bay Bike Path runs through Squantum Woods in East Providence and provides residents and visitors with access and connectivity to the neighboring municipalities of Providence, Bristol, Barrington, and Warren. While manufacturing in East Providence has declined, the City employs residents in a variety of sectors including educational and healthcare services as well as retail trade.



East Providence, Rhode Island

Economic development is a major focus in East Providence. Accordingly, the City recently created the East Providence Waterfront Commission charged with facilitating the redevelopment of industrial sites and brownfields along most of the 14-mile coastline on the Seekonk River as mixed use residential, commercial, and light industrial zones. In addition, the East Providence Enterprise Zone was re-designated in 2010. The Enterprise Zone Program offers a variety of incentives for businesses to expand employment, including a tax credit for businesses generating job growth. The program provides a tax credit of 50 percent of the wages of each new Rhode Island resident employee to a maximum of \$2,500 per employee. For new hires who reside within a designated Enterprise Zone, the program provides a tax credit of 75 percent of the wages of each new Rhode Island resident employee up to a maximum of \$5,000 per employee.

Snapshot: East Providence	
Population in 1950	35,871
Population in 2000	48,688
Population in 2013	47,099
Percent people of color	15%
Percent of children (under 18) people of color	28%
Median household income	\$48,521
Median age	42.4
Median home value	\$221,400
Percent of owner-occupied housing	57.3%
Unemployment rate*	9.9%
Top industry by employment	Educational services, and health care and social assistance



Source: U.S. Census Bureau American Community Survey (2013), RI Department of Labor Market and Training, Kids Count (2010 Data)

\*2013 Annual Average – Not Seasonally Adjusted



## Cranston

Voted as one of the “100 Best Places to Live” in the United States by *Money* magazine in 2006, Cranston is conveniently located just southwest of Providence, adjacent to Roger Williams Park. Cranston was initially developed more as a series of distinct places rather than a traditional city or town.

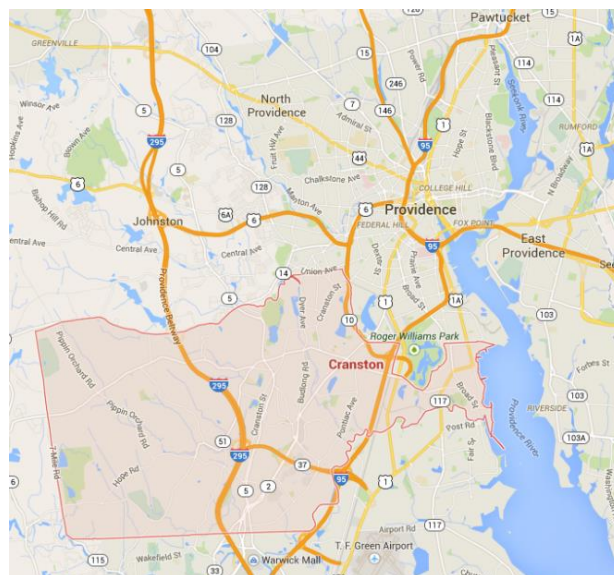
Cranston, the third largest city in Rhode Island, is comprised of urban, suburban, and rural neighborhoods and village centers. Cranston does not have a traditional downtown, and according to the City’s 2010 Comprehensive Plan, does not have the economic capacity to develop one. Given its proximity to Providence, there is no imminent need to create a traditional downtown network or city center. The City is also home to two of the state’s premier shopping and dining centers, Garden City and Chapel View. In addition to being a vibrant suburban community, Cranston is also home to rural areas on the western side of the City and a shoreline on Narragansett Bay to the east.



Because of Cranston’s development diversity, the City can provide a broad array of built and open space options for economic development. To drive economic development in the City, Cranston offers local tax incentives to qualified business including:

- No Wholesale Inventory Tax.
- 5-year property tax phase in for all new construction or renovation on industrial or commercially zoned property that cost between \$250,000 and \$1,999,999.
- 10-year property tax phase in for all new construction or renovation on industrial or commercially zoned property that cost more than \$2,000,000.

Snapshot: Cranston	
Population in 1950	55,060
Population in 2000	79,269
Population in 2013	80,470
Percent people of color	17%
Percent of children (under 18) people of color	34%
Median household income	\$60,283
Median age	41.1
Median home value	\$225,800
Percent of owner-occupied housing	66.1%
Unemployment rate*	9.5
Top industry by employment	Educational services, and health care and social assistance



Source: U.S. Census Bureau American Community Survey (2013), RI Department of Labor Market and Training, Kids Count (2010 Data)  
 \*2013 Annual Average – Not Seasonally Adjusted

## Warwick

As the second largest city in Rhode Island and home to T.F. Green Airport, Warwick provides vital transportation services and jobs to those in the Providence metropolitan area. Warwick offers a variety of employment and training opportunities in various sectors. The top industries by employment include: 1) educational services, and health care and social assistance; 2) manufacturing; 3) professional, scientific, and management, and administrative and waste management services; and 4) finance and insurance, and real estate and rental and leasing.

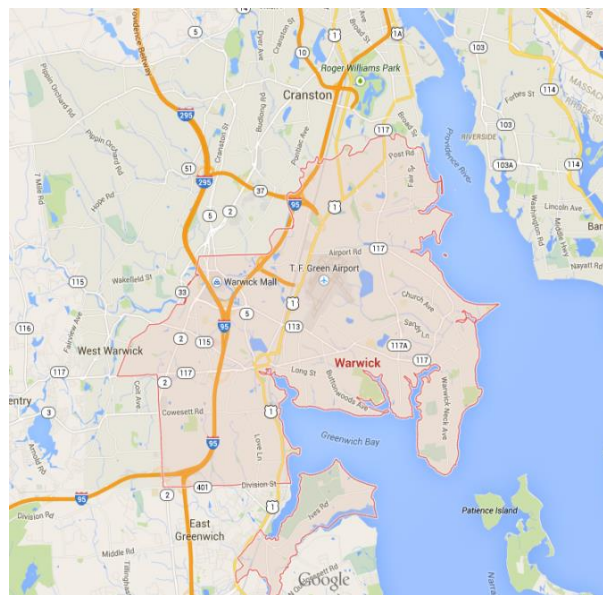


*Rendering of Expansion Efforts at T.F. Green Airport*

Located on Narragansett Bay, the City offers residents the opportunity to take advantage of a lower cost of living than more affluent areas in greater Providence and greater Boston while still offering access to the state's coastal amenities. Warwick prides itself on access to intermodal transportation. Amtrak serves Providence on the Washington-Boston line with high speed and commuter service to Boston, New York and Washington, DC. Also, the Warwick Intermodal Station, located adjacent to T.F. Green Airport, allows easy access for airline passengers to trains.

Given the prime location of Warwick, adjacent to Providence and only 63 miles from Boston, City officials and investors saw profitable development potential in the area surrounding T.F. Green Airport. As a result of this vision, City Centre Warwick was designed. A targeted area for redevelopment, City Centre Warwick will be a dense, mixed-use of commercial, office, hospitality and residential space. According to Commerce RI, the City Centre Warwick Master Plan establishes a clear design vision and plans for capitalizing on existing transportation assets. The Master Plan also details hospitality, flexible office, retail and residential development opportunities.

Snapshot: Warwick	
Population in 1950	43,028
Population in 2000	85,808
Population in 2013	82,378
Percent people of color	8%
Percent of children (under 18) people of color	16%
Median household income	\$62,295
Median age	44.2
Median home value	\$207,700
Percent of owner-occupied housing	72.7%
Unemployment rate*	8.7
Top industry by employment	Educational services, and health care and social assistance

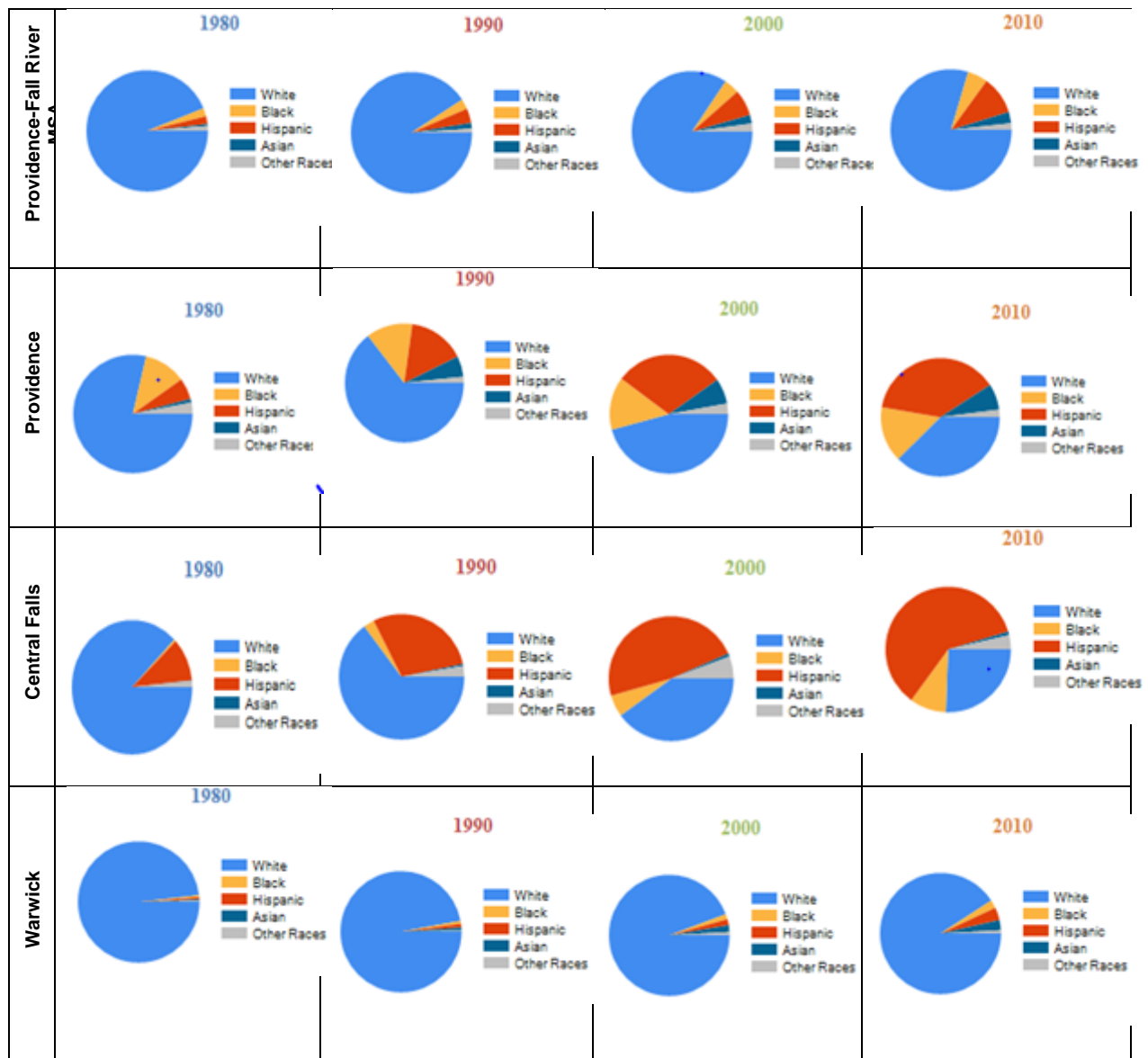


Source: U.S. Census Bureau American Community Survey (2013), RI Department of Labor Market and Training, Kids Count (2010 Data)

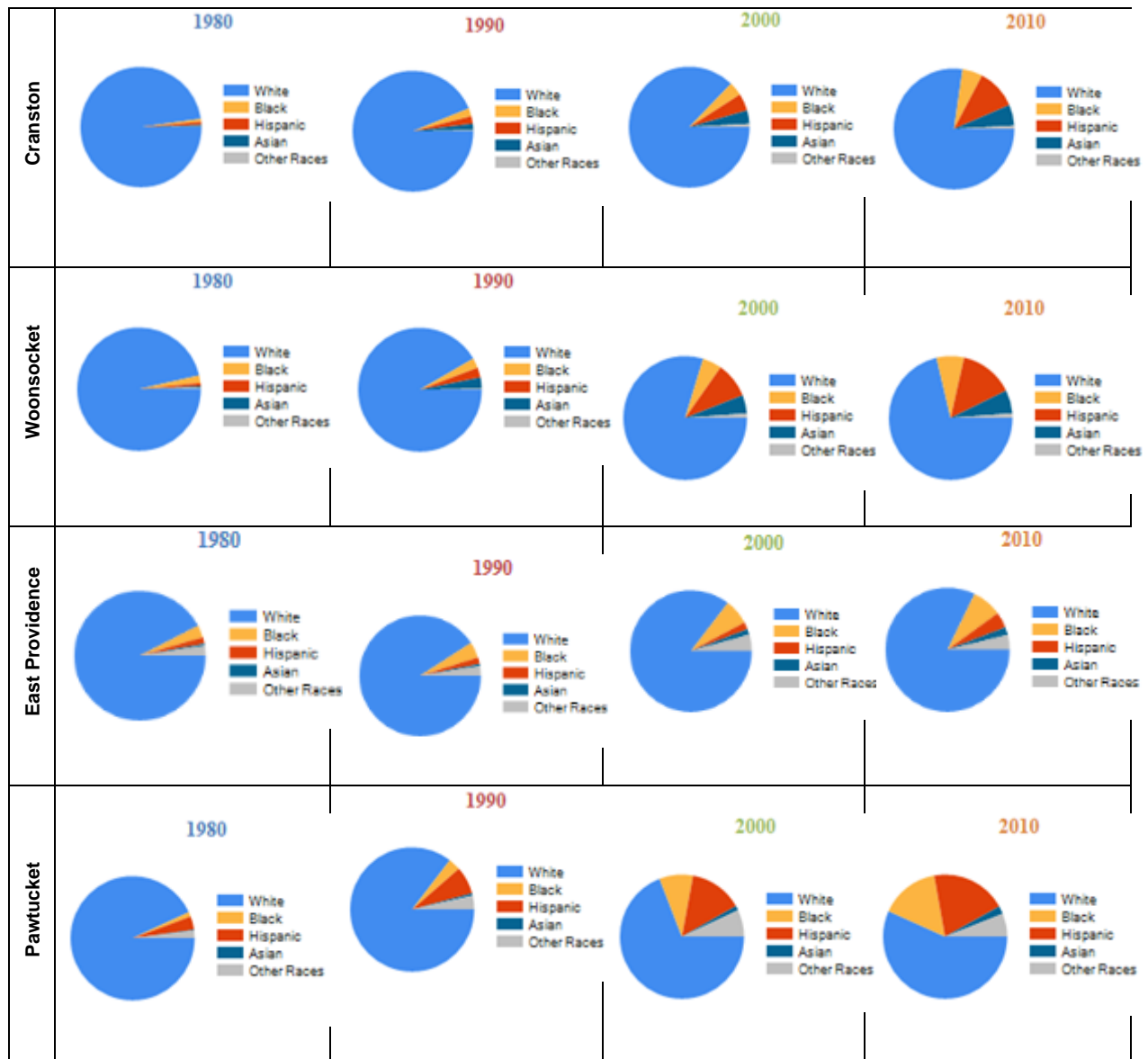
\*2013 Annual Average – Not Seasonally Adjusted



## APPENDIX 2.3: CHANGING RACIAL/ETHNIC MAKEUP OF ENTITLEMENT COMMUNITIES, 1980-2010



Source: ©Spatial Structures in the Social Sciences, Brown University, available at <http://www.s4.brown.edu/us2010/segregation2010/Default.aspx>



Source: ©Spatial Structures in the Social Sciences, Brown University, available at <http://www.s4.brown.edu/us2010/segregation2010/Default.aspx>

## **APPENDIX 2.4: DISSIMILARITY INDICES FOR RHODE ISLAND ENTITLEMENT COMMUNITIES**

### *About the Dissimilarity Index*

The dissimilarity index measures whether one particular group is distributed across census tracts in the metropolitan area in the same way as another group. A high value indicates that the two groups tend to live in different tracts. D ranges from 0 to 100. A value of 60 (or above) is considered very high. It means that 60% (or more) of the members of one group would need to move to a different tract in order for the two groups to be equally distributed. Values of 40 or 50 are usually considered a moderate level of segregation, and values of 30 or below are considered to be fairly low.

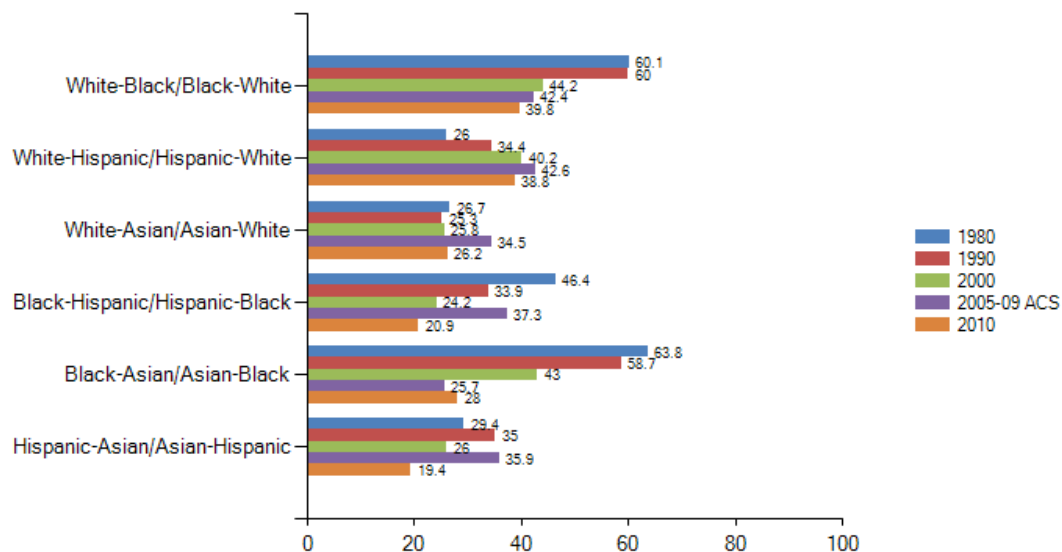
# City of Cranston

## Racial and Ethnic Composition

	Total Population	Non Hispanic White	Non Hispanic Black	Hispanic	Asian	Other Races
1980	71,992	70,401	565	562	287	177
		97.8%	0.8%	0.8%	0.4%	0.2%
1990	76,060	71,323	1,657	1,532	1,324	224
		93.8%	2.2%	2%	1.7%	0.3%
2000	79,269	69,104	2,929	3,613	2,896	727
		87.2%	3.7%	4.6%	3.6%	0.9%
2005-09 ACS	80,403	64,232	2,936	8,508	3,167	1,560
		79.9%	3.6%	10.6%	3.9%	1.9%
2010	80,387	62,055	4,384	8,709	4,535	704
		77.2%	5.4%	10.8%	5.6%	0.9%

## Index of Dissimilarity (D)

The dissimilarity index measures whether one particular group is distributed across census tracts in the metropolitan area in the same way as another group. A high value indicates that the two groups tend to live in different tracts. D ranges from 0 to 100. A value of 60 (or above) is considered very high. It means that 60% (or more) of the members of one group would need to move to a different tract in order for the two groups to be equally distributed. Values of 40 or 50 are usually considered a moderate level of segregation, and values of 30 or below are considered to be fairly low.



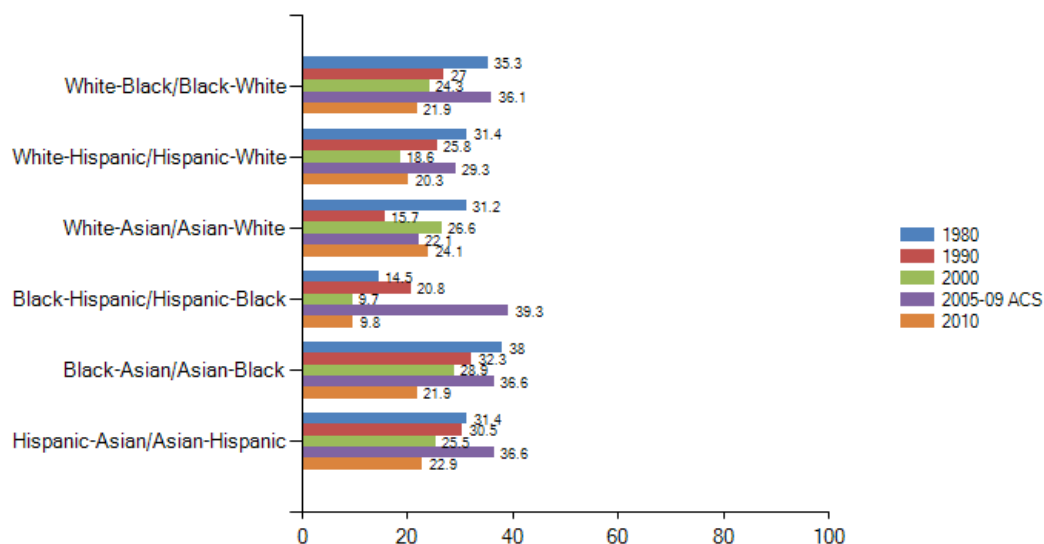
# City of East Providence

## Racial and Ethnic Composition

	Total Population	Non Hispanic White	Non Hispanic Black	Hispanic	Asian	Other Races
1980	50,980	47,087	1,595	799	243	1,256
		92.4%	3.1%	1.6%	0.5%	2.5%
1990	50,380	45,815	2,149	845	287	1,284
		90.9%	4.3%	1.7%	0.6%	2.6%
2000	48,688	41,630	3,285	922	727	2,124
		85.5%	6.8%	1.9%	1.5%	4.4%
2005-09 ACS	48,801	41,191	2,582	2,031	487	2,510
		84.4%	5.3%	4.2%	1%	5.1%
2010	47,037	38,664	3,683	1,913	949	1,828
		82.2%	7.8%	4.1%	2%	3.9%

## Index of Dissimilarity (D)

The dissimilarity index measures whether one particular group is distributed across census tracts in the metropolitan area in the same way as another group. A high value indicates that the two groups tend to live in different tracts. D ranges from 0 to 100. A value of 60 (or above) is considered very high. It means that 60% (or more) of the members of one group would need to move to a different tract in order for the two groups to be equally distributed. Values of 40 or 50 are usually considered a moderate level of segregation, and values of 30 or below are considered to be fairly low.



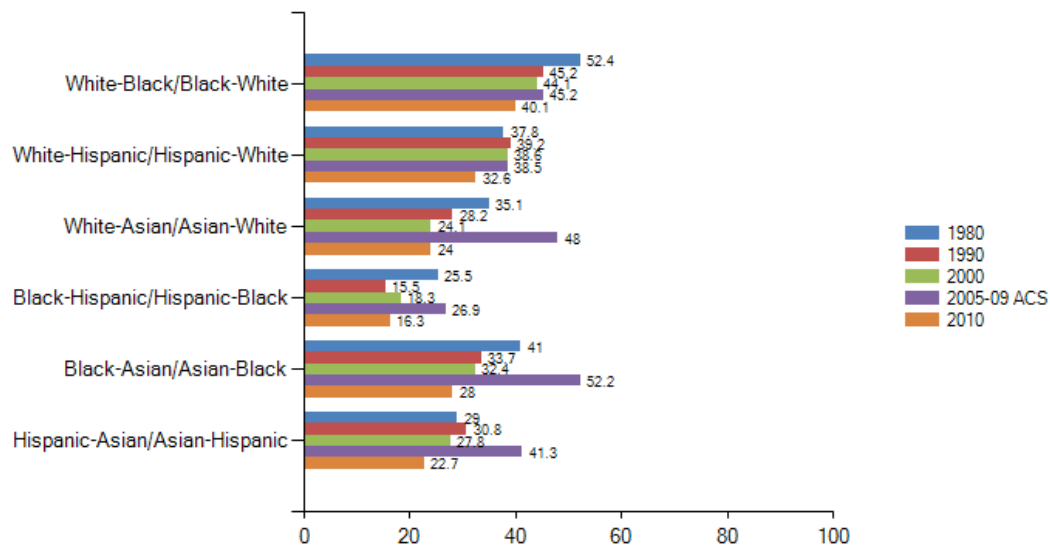
# City of Pawtucket

## Racial and Ethnic Composition

	Total Population	Non Hispanic White	Non Hispanic Black	Hispanic	Asian	Other Races
1980	71,204	66,261 93.1%	862 1.2%	2,502 3.5%	164 0.2%	1,415 2%
1990	72,644	62,047 85.4%	2,330 3.2%	5,211 7.2%	460 0.6%	2,596 3.6%
2000	72,958	50,436 69.1%	6,388 8.8%	10,141 13.9%	909 1.2%	5,084 7%
2005-09 ACS	72,437	44,639 61.6%	10,261 14.2%	11,512 15.9%	1,562 2.2%	4,463 6.2%
2010	71,148	40,366 56.7%	10,950 15.4%	14,042 19.7%	1,491 2.1%	4,299 6%

## Index of Dissimilarity (D)

The dissimilarity index measures whether one particular group is distributed across census tracts in the metropolitan area in the same way as another group. A high value indicates that the two groups tend to live in different tracts. D ranges from 0 to 100. A value of 60 (or above) is considered very high. It means that 60% (or more) of the members of one group would need to move to a different tract in order for the two groups to be equally distributed. Values of 40 or 50 are usually considered a moderate level of segregation, and values of 30 or below are considered to be fairly low.



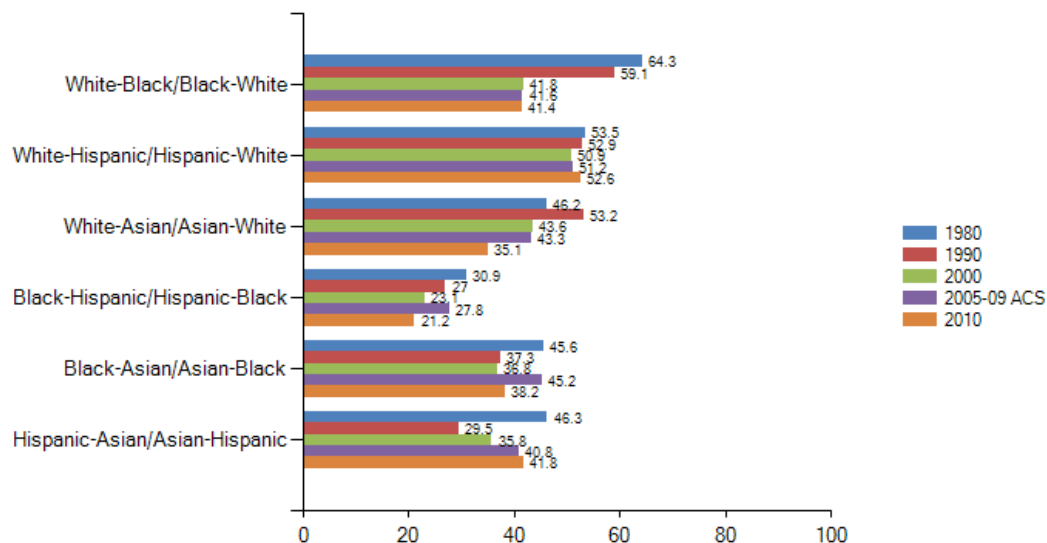
# City of Providence

## Racial and Ethnic Composition

	Total Population	Non Hispanic White	Non Hispanic Black	Hispanic	Asian	Other Races
1980	156,804	123,222	17,973	9,071	1,622	4,916
		78.6%	11.5%	5.8%	1%	3.1%
1990	160,728	103,698	20,259	24,982	9,051	2,738
		64.5%	12.6%	15.5%	5.6%	1.7%
2000	173,618	79,451	25,090	52,146	11,923	5,008
		45.8%	14.4%	30%	6.9%	2.9%
2005-09 ACS	172,519	67,695	23,179	65,024	11,167	5,454
		39.2%	13.4%	37.7%	6.5%	3.2%
2010	178,042	66,910	27,047	67,835	12,581	3,669
		37.6%	15.2%	38.1%	7.1%	2.1%

## Index of Dissimilarity (D)

The dissimilarity index measures whether one particular group is distributed across census tracts in the metropolitan area in the same way as another group. A high value indicates that the two groups tend to live in different tracts. D ranges from 0 to 100. A value of 60 (or above) is considered very high. It means that 60% (or more) of the members of one group would need to move to a different tract in order for the two groups to be equally distributed. Values of 40 or 50 are usually considered a moderate level of segregation, and values of 30 or below are considered to be fairly low.



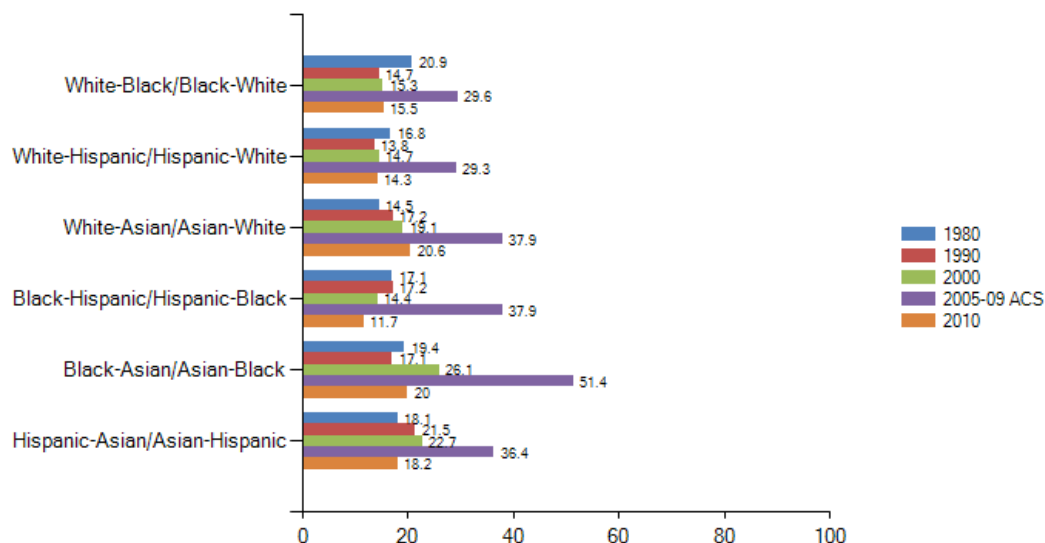
# City of Warwick

## Racial and Ethnic Composition

	Total Population	Non Hispanic White	Non Hispanic Black	Hispanic	Asian	Other Races
1980	87,123	85,630	403	504	348	238
		98.3%	0.5%	0.6%	0.4%	0.3%
1990	85,427	83,005	655	845	698	224
		97.2%	0.8%	1%	0.8%	0.3%
2000	85,808	80,920	1,248	1,372	1,514	754
		94.3%	1.4%	1.6%	1.8%	0.9%
2005-09 ACS	85,383	78,980	1,545	1,710	1,841	1,307
		92.5%	1.8%	2%	2.2%	1.5%
2010	82,672	75,068	1,788	2,827	2,246	743
		90.8%	2.2%	3.4%	2.7%	0.9%

## Index of Dissimilarity (D)

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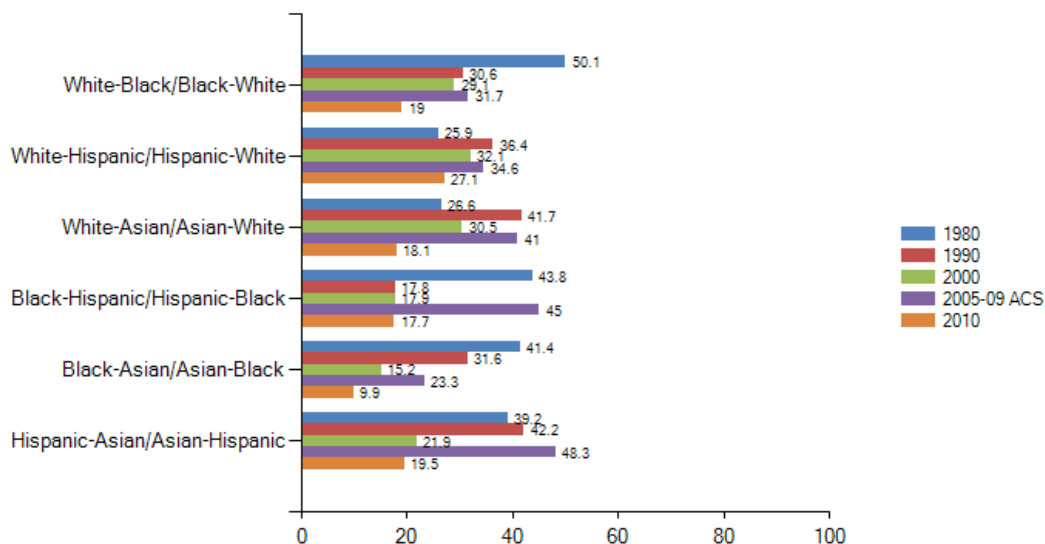
# City of Woonsocket

## Racial and Ethnic Composition

	Total Population	Non Hispanic White	Non Hispanic Black	Hispanic	Asian	Other Races
1980	45,914	44,269	938	346	181	180
		96.4%	2%	0.8%	0.4%	0.4%
1990	43,877	40,190	1,123	1,156	1,284	124
		91.6%	2.6%	2.6%	2.9%	0.3%
2000	43,224	34,503	2,139	4,030	2,055	497
		79.8%	5%	9.3%	4.8%	1.2%
2005-09 ACS	43,643	33,547	1,791	5,402	2,273	630
		76.9%	4.1%	12.4%	5.2%	1.4%
2010	41,186	29,365	2,981	5,845	2,519	476
		71.3%	7.2%	14.2%	6.1%	1.2%

## Index of Dissimilarity (D)

The dissimilarity index measures whether one particular group is distributed across census tracts in the metropolitan area in the same way as another group. A high value indicates that the two groups tend to live in different tracts. D ranges from 0 to 100. A value of 60 (or above) is considered very high. It means that 60% (or more) of the members of one group would need to move to a different tract in order for the two groups to be equally distributed. Values of 40 or 50 are usually considered a moderate level of segregation, and values of 30 or below are considered to be fairly low.



# **APPENDICES for CHAPTER 4: IMPEDIMENTS TO FAIR HOUSING**

- Table 4.1: Race and Home buying
- Table 4.2: 2012 Denial Rate Disparities on Home Purchase Mortgage Applications by Race/Ethnicity and Income Category (New England)
- Table 4.3: Summary of Unit, Resident Characteristics in HUD-Assisted Housing in Rhode Island, 2012 Picture of Subsidized Households
- Table 4.4: Population in Areas of Concentrated Poverty by Race/Ethnicity: Total Population v. Population in Assisted Housing

Table 4.1 Race and Home buying, 2010 – 2012

Thirty percent of recent (2010-2012) homebuyers were extremely low or very low income, earning no more than 50 percent of the area median family income (MFI). At the other end of the spectrum, 17.6 percent earned more than 120 percent of the MFI, which for most of the state in 2012 was \$75,600, but there was wide variation among the various racial and ethnic groups. For example, just 26.1 percent of white borrowers earned 50 percent or less of the MFI, but one third of Asians, one half of blacks and nearly two-thirds of Latinos did. More than 19 percent of whites and 18 percent of Asians earned over 120 percent of the median, but only 6 percent of blacks and just 3.7 percent of Latinos did.

Income Category <sup>^</sup>	White*	Latino	Black*	Asian*	Total <sup>^^</sup>
1-30%	510	197	33	25	765
31-50%	3,292	640	198	101	4,231
51-70%	3,480	242	110	81	3,913
71-90%	2,353	92	57	52	2,554
91-120%	2,133	57	40	50	2,280
121-150%	1,167	20	11	22	1,220
150%+	1,629	27	17	47	1,720
<b>Total**</b>	<b>14,564</b>	<b>1,275</b>	<b>466</b>	<b>378</b>	<b>16,683</b>
Income Category <sup>^</sup>	White*	Latino	Black*	Asian*	Total <sup>^^</sup>
1-30%	3.5%	15.5%	7.1%	6.6%	4.6%
31-50%	22.6%	50.2%	42.5%	26.7%	25.4%
51-70%	23.9%	19.0%	23.6%	21.4%	23.5%
71-90%	16.2%	7.2%	12.2%	13.8%	15.3%
91-120%	14.6%	4.5%	8.6%	13.2%	13.7%
121-150%	8.0%	1.6%	2.4%	5.8%	7.3%
150%+	11.2%	2.1%	3.6%	12.4%	10.3%
<b>Total**</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Income Category <sup>^</sup>	White*	Latino	Black*	Asian*	Total <sup>^^</sup>
1-30%	66.7%	25.8%	4.3%	3.3%	<b>100.0%</b>
31-50%	77.8%	15.1%	4.7%	2.4%	<b>100.0%</b>
51-70%	88.9%	6.2%	2.8%	2.1%	<b>100.0%</b>
71-90%	92.1%	3.6%	2.2%	2.0%	<b>100.0%</b>
91-120%	93.6%	2.5%	1.8%	2.2%	<b>100.0%</b>
121-150%	95.7%	1.6%	0.9%	1.8%	<b>100.0%</b>
150%+	94.7%	1.6%	1.0%	2.7%	<b>100.0%</b>
<b>Total**</b>	<b>87.3%</b>	<b>7.6%</b>	<b>2.8%</b>	<b>2.3%</b>	<b>100.0%</b>

Analysis is based on 16,816 first lien mortgages for purchase of 1-4 family owner-occupied dwellings made by HMDA-reporting institutions, with complete geocoding and applicant race and ethnicity. Excluded were some 1,400 where race/ethnicity or geocoding was missing or incomplete.

\* Not Hispanic

\*\* Total where income was reported. Income was missing on 131 cases

<sup>^</sup> Percent of Metro Area Median Family Income. Applicant income is not adjusted for household size.

<sup>^^</sup> Total of these four racial/ethnic groups only.

Source: 2010, 2011 and 2012 HMDA Loan application registers

Table 4.2: 2012 Denial Rate Disparities on Home Purchase Mortgage Applications by Race/Ethnicity and Income Category (New England)

<b>Denial Rate Disparity Compared to White Rate</b>							
	<b>Under 30%</b>	<b>31-50%</b>	<b>51-70%</b>	<b>71-90%</b>	<b>91-120%</b>	<b>121-150%</b>	<b>Over 150%</b>
White*	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Black*	1.33	1.54	1.70	2.02	1.97	1.95	1.49
Asian*	1.04	1.47	1.20	1.36	1.16	1.38	1.12
Latino	1.08	1.37	1.53	1.69	1.81	2.27	1.35

Applicant income categories are shown as applicant income as a percent of area median family income.

Source: 2012 Home Mortgage Disclosure Act (HMDA) Statements. Data compiled by the Federal Reserve Bank of Boston.

Table 4.3: Summary of Unit, Resident Characteristics in HUD-Assisted Housing in Rhode Island, 2012 Picture of Subsidized Households

Characteristic	Federally Assisted Developments	Housing Choice Vouchers
<b>Total Units (in thousands)^</b>	25.5	10.1
Units with Data Reported	24,944	8,873
Units with Data Reported (in thousands)	24.9	8.9
People in Reported Units	38,048	22,235
People in Reported Units (in thousands)	38.0	22.2
Average Persons per Household	1.53	2.51
<b>Percent of Households:</b>		
w income of less than \$5,000 per yr	7%	11%
w income of \$5,000 - \$9,999 per yr	33%	31%
w income of \$10,000 - \$14,999 per yr	25%	20%
w income of \$15,000 - \$19,999 per yr	16%	16%
w income of \$20,000 per yr or more	18%	22%
w income below 50% area median income	95%	97%
w income below 30% area median income	73%	78%
w child(ren) under 18 and 2 spouses	2%	4%
w child(ren) under 18 and no spouse present	15%	49%
Headed by a female	68%	86%
Below age 62, householder (or co-) with disability	26%	33%
w household head, 24 years or under	2%	2%
w household head 25 - 50 years old	25%	60%
w household head 51 - 61 years old	18%	23%
w household head 62 years or older	55%	15%
w household head 85 years or older	10%	1%
<b>Percent of Units with:</b>		
1 Bedroom	74%	21%
2 Bedrooms	16%	37%
3 or More Bedrooms	9%	42%
Tenant contribution toward rent (include. Utilities)	\$310	\$354
Average federal spending per month	\$649	\$739
Total cost, tenant share plus federal share	\$959	\$1,093
White*	61%	47%
Black*	13%	16%
Asian*	1%	2%
Hispanic	23%	33%
Native American*	2%	2%
Percent overhoused (more bedrooms than people)	3%	19%

Notes:

^Occupied units as % of available; for vouchers, this is the utilization rate

\* Not Hispanic

Percentages may not sum to 100% due to rounding.

Source: Department of Housing and Urban Development, A Picture of Subsidized Households: 2012  
<http://www.huduser.org/portal/picture/picture2012.html>

Table 4.4: Population in Areas of Concentrated Poverty by Race/Ethnicity: Total Population v. Population in Assisted Housing\*

	% in Racially Concentrated Areas of Poverty	% in All High Poverty (30%+) Areas
Number of census tracts	16	26
Total population	5.6%	10.4%
Total households	5.0%	8.1%
Owners	1.8%	3.1%
Renters	9.9%	15.9%
Non-Hispanic white population	1.6%	4.8%
Black population	20.8%	25.7%
Asian population	7.7%	19.0%
Native American population	11.4%	15.6%
Hispanic population	21.8%	25.7%
Public/Subsidized Elderly/Disabled Rental Housing	13.5%	24.6%
Public/Subsidized Family Rental Housing (not age restricted)	26.0%	31.7%
<i>% of Non-Hispanic White HHs living in pub/sub family housing</i>	13%	17%
<i>% of Black HHs living in pub/sub family housing</i>	37%	42%
<i>% of Asian HHs living in pub/sub family housing</i>	4%	14%
<i>% of Hispanic HHs living in pub/sub family housing</i>	40%	46%
All Public/Subsidized Rental Housing	18.1%	27.2%
Tenants w HCVs*	14.3%	3.4%
<i>% of Non-Hispanic White Voucher Holders</i>	5%	9%
<i>% of Black Voucher Holders</i>	23%	27%
<i>% of Asian Voucher Holders</i>	30%	30%
<i>% of Hispanic Voucher Holders</i>	27%	30%